

**Search prepared for:** *John Winter*

By: Sylvia Keys

Date: April 29, 2003

Please find attached the results of your search for **09 638943**. The search was conducted using the standard collection of databases on Dialog for EIC 3600.

The following other electronic products were searched:  
na

**Please read through the results.**

If you have any questions, please do not hesitate to contact me.

Sylvia Keys  
703.305.5782

File 344:Chinese Patents Abs Aug 1985-2003/Jan  
     (c) 2003 European Patent Office  
 File 347:JAPIO Oct 1976-2002/Dec(Updated 030402)  
     (c) 2003 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200325  
     (c) 2003 THOMSON DERWENT  
 File 348:EUROPEAN PATENTS 1978-2003/Apr W03  
     (c) 2003 European Patent Office  
 File 349:PCT FULLTEXT 1979-2002/UB=20030424,UT=20030417  
     (c) 2003 WIPO/Univentio  
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     (c) 2003 The New York Times  
 File 475:Wall Street Journal Abs 1973-2003/Apr 28  
     (c) 2003 The New York Times  
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 File 148:Gale Group Trade & Industry DB 1976-2003/Apr 28  
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     (c) 1999 The Gale Group  
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     (c) 2003 The Gale Group  
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     (c) 2003 The Gale Group  
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     (c) 2003 The Gale Group  
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     (c) 2003 Resp. DB Svcs.  
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     (c) 2003 FIZ TECHNIK  
 File 476:Financial Times Fulltext 1982-2003/Apr 29  
     (c) 2003 Financial Times Ltd  
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     (c) 2003 McGraw-Hill Co. Inc  
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     (c) 2003 San Jose Mercury News  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 625:American Banker Publications 1981-2003/Apr 15  
     (c) 2003 American Banker  
 File 268:Banking Info Source 1981-2003/Apr W3  
     (c) 2003 ProQuest Info&Learning  
 File 626:Bond Buyer Full Text 1981-2003/Apr 15

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File 267:Finance & Banking Newsletters 2003/Apr 25  
(c) 2003 The Dialog Corp.  
File 139:EconLit 1969-2003/Apr  
(c) 2003 American Economic Association  
?ds

Set	Items	Description
S1	83	(IMF OR INTERNATIONAL() MONETARY() FUND OR WORLD() BANK) (5N) (- LEND? OR LOAN?) (5N) (DUAL OR MULTI OR FOREIGN OR BI) (3N) (CURRE- NCY OR CURRENCIES OR MONEY OR MONIES) (5N) (RATE OR RATES) NOT - PY>2001
S2	0	S1(5N) (AMORT?() SCHEDUL?)
S3	1	S1(10N) (AMORT?() SCHEDUL? OR OPTION? ?)
S4	0	S1(5N) (FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFE- RENT) (5N) (INTEREST() (RATE OR RATES))
S5	82	S1 NOT S3
S6	82	S5 NOT PY>2001
S7	76	RD (unique items)
S8	30	S7(5N) (INTEREST() (RATE OR RATES))

3/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01447453 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Negotiations with IBRD Start; Over Terms for International Agency's  
Extension of \$5-Billion Loan**

CHUN SUNG-WOO STAFF REPORTER

KOREA HERALD

April 22, 1998

JOURNAL CODE: FKHD LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 400

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... institutions should be let go bankrupt to facilitate the financial restructuring.

We are weighing various options to lower interest rates to lessen burden on companies pushing restructuring. To lower the foreign currency loan rate is one of them," a ministry official said.

The IMF demands the abolition of the so-called "special credit windows" through which the central bank extends foreign currency support.

?

8/3,K/1 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2003 The New York Times. All rts. reserv.

07702284 NYT Sequence Number: 000000960423

**Venezuela ends currency, rate controls\*\*Venezuelan Government eliminates  
curbs on foreign exchange and interest rates ; reveals \$1.4 billion  
loan agreement with International Monetary Fund; graph (M)**

Vogel, Thomas T Jr  
Wall Street Journal, Col. 1, Pg. 19, Sec. A  
Tuesday April 23 1996

**Venezuela ends currency, rate controls\*\*Venezuelan Government eliminates  
curbs on foreign exchange and interest rates ; reveals \$1.4 billion  
loan agreement with International Monetary Fund; graph (M)**

8/3,K/2 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10377792 SUPPLIER NUMBER: 20954354 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Dollar diplomacy in Asia. (US appeasement of China to achieve trade  
expansion)**

Lind, Michael  
New Leader, v81, n7, p8(3)  
June 1, 1998

ISSN: 0028-6044 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2682 LINE COUNT: 00212

... governments money to repay foreign investors, with the condition  
that the government also jack up **interest rates** , cut the flow of  
credits to the banking system and close weak banks." According to...

8/3,K/3 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

08609262 SUPPLIER NUMBER: 18214058

**Venezuela ends currency, rate controls; IMF loan is announced; bolivar  
plunges, as stock and bond markets rally. (Venezuela lifts controls on  
interest rates and foreign exchange in order to receive loan from  
International Monetary Fund)**

Vogel, Thomas T., Jr.  
Wall Street Journal , Tue ed, col 1, pA14(W) pA19(E)  
April 23, 1996

ISSN: 0193-2241 LANGUAGE: English RECORD TYPE: Citation

...loan is announced; bolivar plunges, as stock and bond markets rally.  
(Venezuela lifts controls on interest rates and foreign exchange in  
order to receive loan from International Monetary Fund)

8/3,K/4 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01361429

**A delicate balance in Mexico: Crisis strains ruling party.**  
NEW YORK TIMES (NATIONAL EDITION) June 13, 1986 p. 29,322

... s inflation will probably reach 80% in 1986. The federal deficit is  
12% of GDP. **Interest rates** are over 80%, and payments are falling due  
on \$97 billion worth of foreign loans...

8/3,K/5 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2363159 Supplier Number: 02363159 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Gov't to repay FCDU loans with float funds**  
**(Philippine Govt to repay USDlr610 mil loan with the proceeds from January**  
**1999 bond issue; USDlr200 mil to be repayed in March 1999, USDlr410 mil**  
**in June 1999)**  
Businessworld (Philippines) , v n/a, n n/a, p n/a  
January 19, 1999  
DOCUMENT TYPE: Journal (Philippines)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 701

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...foreign currency deposit unit (FCDU) loan with 16 commercial banks, wary  
of an increase in **interest rates** and succumbing to pressures from the  
International Monetary Fund (IMF).

Finance Undersecretary Lilia Gruba yesterday...

8/3,K/6 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02340391 113031080  
**Recovery from a financial crisis: The case of South Korea**  
Koo, Jahyeong; Kiser, Sherry L  
Economic & Financial Review PP: 24-35 Fourth Quarter 2001  
ISSN: 1526-3940 JRNL CODE: EFR  
WORD COUNT: 7506

...TEXT: following a currency crisis. However, they find in their sample  
that the relationship between high **interest rates** and exchange **rate**  
stability is insignificant when a banking crisis follows a currency crisis.  
The IMF money was...

8/3,K/7 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02124749 68855027  
**Central & East Europe**  
Anonymous  
Barclays Economic Review PP: 19 First Quarter 2001  
ISSN: 0956-5574 JRNL CODE: BAC  
WORD COUNT: 403

...TEXT: inability of the reform programme to meet its own ambitious  
targets. As a result, interbank **interest rates** skyrocketed, hard  
**currency** reserves plummeted and the stock market crashed as foreign  
investors took flight. The IMF, however, acted expeditiously in providing  
an emergency loan package in late December. Since then, **interest rates**  
have fallen and international reserves have recovered, suggesting that the  
reform programme can be maintained...

8/3,K/8 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

16427584 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Will optimism in markets last?**

Yalcin Simsek, Istanbul - Turkish Daily News

TURKISH DAILY NEWS

May 01, 2001

JOURNAL CODE: FTDN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 979

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... billion in loans from the International Monetary Fund (IMF) and the World Bank sent down **foreign currency** prices and **interest rates** and up the stock market. The dollar, which had gone up to 1 million 300...

**8/3,K/9 (Item 2 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

14354990 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Bou's Role As Forex Referee**

NEW VISION

December 21, 2000

JOURNAL CODE: FNVS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 759

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sells dollars as part of its monetary role. A job that includes managing Uganda's **foreign reserves**, keeping an eye on **interest rates** and **money** supply, to check inflationary trends.

BOU is also the guardian of a chunk of forex...

**8/3,K/10 (Item 3 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

13272882 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Thai Economic Policy Said on 'Right Track' Despite Increased Capital Outflows**

Report Nophakhun Limsamarnphun and Siriporn Chanjindamane

WORLD NEWS CONNECTION

October 11, 2000

JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 453

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... government might address the problem by seeking a World Bank loan to pay back the **International Monetary Fund**, she said.

Low **interest rates** facilitated corporate debt restructuring in converting foreign currency debt into baht debt, although the low...

**8/3,K/11 (Item 4 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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13235018 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Economy on right track despite outflows, say analysts**

The Nation

NATION (THAILAND)  
October 11, 2000  
JOURNAL CODE: WTNN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 434

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... government might address the problem by seeking a World Bank loan to pay back the **International Monetary Fund**, she said.

Low **interest rates** facilitated corporate debt restructuring in converting foreign currency debt into baht debt, although the low...

8/3,K/12 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

12916376 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Easing the currency flow**

SECTION TITLE: Business

Dennis Moran

PRAGUE POST

September 20, 2000

JOURNAL CODE: WTPP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1170

... that debtor nations balance their budgets, work to eliminate corruption, privatize state-owned businesses, raise **interest rates** and liberalize trade, capital-market and currency-exchange regulations. These measures, the IMF says, are...

8/3,K/13 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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11861319 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**G-7 meet to tackle IMF reform**

YOMIURI SHIMBUN/DAILY YOMIURI

July 08, 2000

JOURNAL CODE: FYOM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 669

... affairs, the G-7 finance ministers are expected to agree on a plan to raise **interest rates** on long-term **loans** the **IMF** offers to nations that fall short of foreign currency reserves.

8/3,K/14 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

11222796 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**DIPLOMATS GO WITHOUT SALARIES**

Financial Gazette

BUSINESS DAY (SOUTH AFRICA), p8

May 26, 2000

JOURNAL CODE: FBUD LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 499

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... due to a deepening economic crisis, which has been highlighted by record high inflation and **interest rates**, critical **foreign currency** and fuel shortages and an artificially stabilised currency.



Some of the missions affected include the...

8/3,K/15 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03748891 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Philippines seeks 5-yr extension on 610 mln usd bank loans**

AFX (AP)

December 14, 1998

JOURNAL CODE: WAXA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 139

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to go more than one year. Maybe up to five years as long as the **interest rate** is attractive. A 9 pct **interest rate** is cheap for five years," he said.

The government wants to convert its foreign currency...

8/3,K/16 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03303214 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NG Denies Linkage of IMF, Local FCDU Loans**

BUSINESS DAILY (PHILIPPINES), p1

October 30, 1998

JOURNAL CODE: WBDP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 503

...Espiritu yesterday said government would repay the FCDU loan in its entirety only if the **interest rate** goes down to at least 7% from the prevailing 8.75%.

8/3,K/17 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02974070 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Moscow mayor Luzhkov says may run for Russian presidency in 2000**

AFX EUROPE

September 30, 1998 14:13

JOURNAL CODE: WAXE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 162

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and other lending institutions, saying they have committed "a grand mistake in Russia" by making **loans** at **interest rates** that were too high and which were aimed at consumption instead of investment.

"The money...

8/3,K/18 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02972968 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Moscow mayor Luzhkov hints he will fight Russian presidency**

AGENCE FRANCE PRESSE

September 30, 1998 12:39

JOURNAL CODE: WAFP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 415

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and other lending institutions, saying they had committed "a grand mistake in Russia" by making **loans** at **interest rates** that were too high and which were aimed at consumption not investment.  
"The money was...

8/3,K/19 (Item 12 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02064230 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**LOOSE MONETARY POLICY HAS DRAWBACKS TOO, SAYS U.S. OFFICIAL**  
BERNAMA THE MALAYSIAN NATIONAL NEWS AGENCY  
June 29, 1998  
JOURNAL CODE: FBNM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 439

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... about right," he said in a clear defence of the IMF's prescription of high **interest rates** and credit squeeze for economic reform.  
Speaking at a press conference at the end of...

8/3,K/20 (Item 13 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01784987 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IMF critics warm to power of theory**  
SOUTH CHINA MORNING POST, p6  
May 31, 1998  
JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 574

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... objections to prevailing policies on Asia.  
The IMF insists a country in trouble should raise **interest rates**, on the assumption that higher **rates** will attract foreign investors and lenders.

As the money comes in, the thinking goes, confidence...

... rises. With the help of IMF loans, the country can move back toward normalcy, and **interest rates** can decline before doing much damage to the economy.

"Like a lot of economic lore...

8/3,K/21 (Item 14 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01512349 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**S.KOREAN GOV'T, IMF AGREE TO GRADUALLY CUT INTEREST RATES**  
ASIA PULSE  
April 27, 1998  
JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 232

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... banks.

Seoul and the IMF stated in last February's agreement that they will lower **interest rates** if the **currency** shows stability even after the central bank closes the "special window" through which foreign currency...

**8/3,K/22 (Item 15 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01475165 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**South Korea gets IMF "virtual approval" on interest rate cuts**

**Text of report by the South Korean news agency Yonhap**

BBC MONITORING SERVICE

April 27, 1998

JOURNAL CODE: WBMS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 232

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... banks.

Seoul and the IMF stated in last February's agreement that they will lower **interest rates** if the **currency** shows stability even after the central bank closes the "special window" through which foreign currency...

**8/3,K/23 (Item 16 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01473024 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Negotiation with IMF over Interest Rates Gets Tougher**

CHUN SUNG-WOO STAFF REPORTER

KOREA HERALD

April 26, 1998

JOURNAL CODE: FKHD LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 536

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... loans from domestic banks, the IMF officials were quoted as saying.

The rough going in **interest rate** talks, meanwhile, has aggravated the already serious financial straits in the corporate sector, particularly local...

**8/3,K/24 (Item 1 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0010048468 BOJHCAOABNFT

**WORLD NEWS - EUROPE: 'Crunch time' for Turks as Ankara prepares for reforms: The government has promised the IMF to cut inflation as growth gives way to recession. But reversing populist decisions is proving difficult, reports Leyla Boulton**

LEYLA BOULTON

Financial Times, London Edition 1 ED, P 2

Tuesday, August 3, 1999

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

Word Count: 875

...laying the ground for disinflation. Money from the IMF would encourage Turkish markets to reduce **interest rates** and help restore cheaper **foreign loans** cut back after last year's emerging markets crisis. "The government does not need the...

8/3,K/25 (Item 2 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0010048190 BOJHBALABOFT

**EUROPE: 'Crunch time' for Turks as Ankara prepares for long-awaited reforms: The government has promised the IMF to cut inflation as growth gives way to recession. But reversing populist decisions is proving difficult, reports Leyla Boulton**

LEYLA BOULTON

Financial Times, International Edition 1 ED, P 3

Monday, August 2, 1999

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 883

...laying the ground for disinflation.

Money from the IMF would encourage Turkish markets to reduce **interest rates** and help restore cheaper **foreign loans** cut back after last year's emerging markets crisis. "The government does not need the...

8/3,K/26 (Item 3 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0010002980 BOJA2AVAB2FT

**THE AMERICAS: Forex flight continues from Brazil: FALLING REAL RATE RISE INEFFECTIVE**

JOHN BARHAM

Financial Times, London Edition 3 ED, P 3

Friday, January 29, 1999

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 544

...analysts question the government's ability to manage the crisis. They say Brasilia cannot raise **interest rates** much more without dangerously expanding its domestic currency debt. On Wednesday, Standard & Poors's, the ...

8/3,K/27 (Item 4 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0009504238 BOIBLAIACXFT

**News: Asia-pacific: Suharto opts for currency board: Warnings of economic damage and inflation risk ignored by Indonesian president**

SANDER THOENES

Financial Times, London Edition 1 ED, P 4

Thursday, February 12, 1998

DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT

Word Count: 655

TEXT:

...the IMF, World Bank and foreign lenders have all warned in recent weeks

that a **currency** board system would force up **interest rates** and damage the economy.

**8/3,K/28** (Item 5 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0007508780 BOEESCVAA3FT

**Congress cancels Dollars 100m US pledge for IMF arm**

GEORGE GRAHAM

Financial Times, P 4

Thursday, May 19, 1994

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 245

TEXT:

...the Clinton administration to the Enhanced Structural Adjustment Facility, an arm of the International Monetary **Fund** which **lends money** at subsidised **interest rates** to the very poorest nations.

The House of Representatives appropriations subcommittee in charge of foreign...

**8/3,K/29** (Item 1 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

01013987

**THE DANGERS LURKING IN THE GLOBAL ECONOMY**

Business Week May 31, 1999; Pg 22; Number 3631

Journal Code: BW ISSN: 0007-7135

Section Heading: Books

Word Count: 915 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

BY GENE KORETZ

TEXT:

... those lenders panicked was the IMF's insistence that they practice fiscal austerity and raise **interest rates** to superhigh levels to reassure the market and keep their currencies from tanking.

Like other...

**8/3,K/30** (Item 2 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

00976891

**BRAZIL'S BAILOUT MAY REBOOT ARGENTINA**

Business Week November 30, 1998; Pg 31; Number 3606

Journal Code: BW ISSN: 0007-7135

Section Heading: Business Outlook: ARGENTINA

Word Count: 337 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

BY JAMES C. COOPER & KATHLEEN MADIGAN

TEXT:

...So far, foreign-exchange reserves have been steady and the peso has held firm. Also, **interest rates** have come down, especially those for peso-denominated loans, after having risen sharply following Russia...

File 139:EconLit 1969-2003/Apr  
(c) 2003 American Economic Association

?ds

Set	Items	Description
S1	669	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	4342	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	2563	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	937	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	252	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	9	S1 AND S2
S7	7	RD (unique items)
S8	36	S1 AND (S3 OR S4 OR S5)
S9	35	S8 NOT S7
S10	32	S9 NOT PY>2001
S11	31	RD (unique items)

7/5/1

DIALOG(R)File 139:EconLit

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628823

**TITLE: Imperfect Enforcement, Foreign Investment, and Foreign Aid**

AUTHOR(S): Asiedu, Elizabeth; Villamil, Anne P.

AUTHOR(S) AFFILIATION: U KA; U IL

JOURNAL NAME: Macroeconomic Dynamics,

JOURNAL VOLUME & ISSUE: 6 4,

PAGES: 476-95

PUBLICATION DATE: 2002

AVAILABILITY: <a href="http://titles.cambridge.org/journals/journal  
catalogue.asp?mnemonic=mdy">Publisher's URL</a>

ISSN: 1365-1005

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The lack of a supranational legal authority that can enforce private **contracts** across borders makes **debt** repayment in an international setting contingent on borrowers' willingness to pay rather than ability to pay. This market failure (i.e., inadequate enforcement) causes investment to fall short of its unconstrained level. This paper examines how **foreign** aid affects a **country**'s willingness to honor private investment agreements. We consider two types of aid: technical assistance and loan subsidies. We show that when enforcement is inadequate, aid has the following effects: (i) it reduces default risk, promotes capital flows, and can, in principle, restore investment to its unconstrained level; (ii) when default risk is high, aid can increase the welfare of both the recipient and the donor **country**. Thus, **foreign** aid serves as an enforcement mechanism in an international setting. This provides a nonaltruistic rationale for foreign aid. Finally, we discuss the implications of providing bilateral versus multilateral aid (e.g., by individual countries versus multilateral organizations).

DESCRIPTOR(S) (1991 to Present): Foreign Aid (F350); International Lending and Debt Problems (F340); International Investment; Long-term Capital Movements (F210); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and financial flows; IMF conditionality) (O190)

KEYWORD DESCRIPTOR(S) (1991 to Present): Aid; Assistance; Debt; Foreign Aid; Foreign Investment

7/5/2

DIALOG(R)File 139:EconLit

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616236

**TITLE: Dollarization of Liabilities: Underinsurance and Domestic Financial Underdevelopment**

AUTHOR(S): Caballero, Ricardo J.; Krishnamurthy, Arvind

AUTHOR(S) AFFILIATION: MIT and NBER; Northwestern U

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 7792 PAGES: 26

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, MA 02138-5398. Website:

www.nber.org

PRICE: \$10.00 per copy (plus \$10.00 per order for shipping outside the U.S.)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: While there is still much disagreement on the causes underlying recent emerging markets' crises, one factor that most observers have agreed upon is that contracting "dollar" (foreign currency) denominated

external debt--as opposed to domestic currency debt--created balance sheet mismatches that led to bankruptcies and dislocations that amplified downturns. Much of the analysis of the "currency-balance sheet channel" hinges on the assumption that companies **contract** dollar denominated **debt**. Yet there has been little systematic inquiry into why companies must or choose to take on dollar debt. This paper casts the problem as one of microeconomic underinsurance with respect to country-wide aggregate shocks. Denominating external debt in domestic currency is equivalent to contracting the same amount of dollar-debt, complemented with insurance against shocks that depreciate the equilibrium exchange rate. The presence of country-level international financial constraints justifies the purchase of such insurance even if all agents are risk neutral. However, if domestic financial constraints also exist, domestics will undervalue the social contribution of contracting insurance against **country**-wide shocks. **Foreign** traders will reinforce the underinsurance problem by reducing their participation in domestic financial markets.

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DESCRIPTOR(S) (1991 to Present): Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves; Currency Crises) (F310); International Lending and Debt Problems (F340); International Financial Markets (G150); Corporate Finance and Governance: Government Policy and Regulation (G380)

KEYWORD DESCRIPTOR(S) (1991 to Present): Foreign Exchange; Dollar Debt

7/5/3

DIALOG(R) File 139:EconLit

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479906

**TITLE: A Scorecard for Indexed Government Debt**

AUTHOR(S): Campbell, John; Shiller, Robert J.

AUTHOR(S) AFFILIATION: Harvard U and NBER; Yale U and NBER

PUBLICATION INFORMATION: National Bureau of Economic Research Working Paper: 5587 PAGES: 44

PUBLICATION DATE: May 1996

AVAILABILITY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, MA 02138. Website: [www.nber.org](http://www.nber.org)

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Within the last five years, Canada, Sweden and New Zealand have joined the ranks of the United Kingdom and **other countries** in issuing government bonds that are indexed to inflation. Some observers of the experience in these countries have argued that the United States should follow suit. This paper provides an overview of the issues surrounding debt indexation, and it tries to answer three empirical questions about indexed debt. First, how different would the returns on indexed bonds be from the returns on existing U.S. debt instruments? Second, how would indexed bonds affect the government's average financing costs? Third, how might the Federal Reserve be able to use the information contained in the prices of indexed bonds to help formulate monetary policy? The paper concludes with a more speculative discussion of the possible consequences of increased use of indexed **debt contracts** by the private sector.

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DESCRIPTOR(S) (1991 to Present): Determination of Interest Rates; Term Structure of Interest Rates (E430); Financial Markets and the Macroeconomy (E440); Monetary Policy (Targets, Instruments, and Effects) (E520); Governmental Loans and Credits (H810)



DESCRIPTOR(S) (Pre-1991): Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets--General (3130); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Fiscal Theory and Policy--General (3210)

7/5/4

DIALOG(R)File 139:EconLit

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473107

**TITLE: Wicksell on Deflation in the Early 1920s**

AUTHOR(S): Boianovsky, Mauro

AUTHOR(S) AFFILIATION: U Brazil

JOURNAL NAME: History of Political Economy,

JOURNAL VOLUME & ISSUE: 30 2,

PAGES: 219-75

PUBLICATION DATE: Summer 1998

ISSN: 0018-2702

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The article examines Knut Wicksell's interpretation of the deflation episode of 1920-22 and his contribution to the debate on monetary policy that followed the First World War, as documented in his statements to monetary committees, articles in the Swedish press and unpublished manuscripts. The distinctive characteristic of Wicksell's approach in comparison with his contemporaries is the assumption that a previously announced deflationary policy should have no real effects, as it would be taken into account in all economic contracts. The great number of bankruptcies in Sweden and **other countries** in the early 1920s, though, indicated that the extent of the deflation was largely unanticipated. Because of that, Wicksell suggested indexation of **contracts** (including the monetary **debt** of the central bank) and eventually a currency reform to bring prices back to their pre-war price level in one step instead of gradually.

NAMED PERSON(S): Wicksell, Knut

GEOGRAPHIC LOCATION DESCRIPTOR(S): Sweden

DESCRIPTOR(S) (1991 to Present): History of Economic Thought: Neoclassical through 1925 (includes Austrian, Marshallian, Walrasian) (B130); History of Economic Thought: Macroeconomics (B220); History of Thought: Individuals (B310); Economic History: Macroeconomics; Growth and Fluctuations: Europe: 1913-71 (N140)

DESCRIPTOR(S) (Pre-1991): History of Economic Thought--Austrian, Marshallian, Neoclassical (0315); History of Economic Thought--Individuals (0322); Economic History--Europe--History of Product Prices and Markets (0441)

7/5/5

DIALOG(R)File 139:EconLit

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382618

**TITLE: Estimating the Likelihood of Mexican Default from the Market Prices of Brady Bonds**

AUTHOR(S): Claessens, Stijn; Pennacchi, George

AUTHOR(S) AFFILIATION: World Bank; U IL

JOURNAL NAME: Journal of Financial and Quantitative Analysis,

JOURNAL VOLUME & ISSUE: 31 1,

PAGES: 109-26

PUBLICATION DATE: March 1996

ISSN: 0022-1090

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Market prices of developing country debt reflect investors'

views of **country** repayment capacity as well as **other** debt-specific factors. To extract a measure of repayment capacity from debt prices, adjustments need to be made to account for: debt values being a concave function of repayment capacity; the specific terms of the **debt agreement** ; and the presence of third-party guarantees. This paper derives a measure of repayment capacity by constructing a pricing model that takes these factors into account. Applying the model to Brady bonds issued by Mexico, we find that estimated repayment capacity often performs differently from the unadjusted bond prices. We demonstrate that other Mexican bonds can be priced fairly accurately on the basis of this repayment capacity measure.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Mexico

DESCRIPTOR(S) (1991 to Present): International Lending and Debt Problems (F340); Economic Development: Financial Markets; Saving and Capital Investment (financial intermediation) (O160); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and financial flows; IMF conditionality) (O190)

DESCRIPTOR(S) (Pre-1991): Private International Lending (4330); Business Investment (5220); Economic Development Models and Theories (1120); International Lending and Aid (Public) (4430); International Monetary Arrangements (4320); Theory of International Trade and Economic Development (4114)

7/5/6

DIALOG(R) File 139:EconLit

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373385

**TITLE: The Structure of an Environmental Transaction: The Debt-for-Nature Swap**

AUTHOR(S): Deacon, Robert T.; Murphy, Paul

AUTHOR(S) AFFILIATION: U CA, Santa Barbara; U CA, Santa Barbara

PUBLICATION INFORMATION: University of California, Santa Barbara Working Papers in Economics: 15-92 PAGES: 27

PUBLICATION DATE: July 1994

AVAILABILITY: Copies available from: Working Paper Coordinator, Department of Economics, University of California, Santa Barbara, CA 93106

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: The structure of debt-for-nature swaps and the perceived benefits to participants are examined empirically. The **contracts** executing **debt** -for- nature swaps are studied to assess the role of transaction costs in determining how these agreements are structured. The emerging contract form is a product of weak enforcement of legal claims to environmental resources in some developing countries, high costs for delineating and monitoring environmental outcomes, and nominal government ownership of the resources involved. A cross country econometric study relates the occurrence of swaps in individual countries to observed attributes of potential participants. It identifies environmental, political, and **other** attributes of **countries** that influence the likelihood of these exchanges.

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DESCRIPTOR(S) (1991 to Present): Renewable Resources and Conservation; Environmental Management: Forestry (Q230); Renewable Resources and Conservation; Environmental Management: Government Policy (Q280); Environmental, Health, and Safety Law (K320)

DESCRIPTOR(S) (Pre-1991): Conservation and Pollution (7220); Natural Resources--General (7210); Economics of Law and Crime (9160); Factory Act and Safety Legislation (8223)

7/5/7

DIALOG(R)File 139:EconLit

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043976

**TITLE: Transnational corporations and China's open door policy**

AUTHOR(S): Teng, Weizao; Wang, N. T., eds.

PUBLICATION INFORMATION: Lexington, Mass. and Toronto: Heath, Lexington  
Books, PAGES: xvi, 281

PUBLICATION DATE: 1988

ISBN: 0-669-16967-6

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Seventeen papers, presented at a conference held in Tianjin, China, in October of 1986, discuss transnational corporations and China's open door policy, and provide a guide to national and international policies by evaluating experiences in **other countries**. Papers are divided into three parts: theories and practices of transnational corporations; national and international policies and experiences; and Chinese policies and experiences. Specific topics are transnational corporations in a changing world environment; an evolutionary view of transnational corporations and world development; the theory of internalization and the contemporary international division of labor; orientations and organization of transnational corporations; knowledge-processing technologies and the global strategies of transnational corporations--issues for developing countries; world crisis and transnational corporations; U.S. policies toward transnationals; Indian foreign investment policies; technological domination by the transnational corporation in Thailand; Hungary and transnational corporations; code of conduct, international investment **contracts**, the **debt** crisis, and the development process; the economic environment and China's model for the use of foreign capital; China's economic development and transnational corporations; an outside view of transnational corporation investment in China; U.S. law aspects of technology transfer contracts between China and the United States; human-resources policies for transnational corporations in China; and China's learning curve in its relation with transnational corporations. Contributors are mainly academicians from various disciplines and transnational executives. Teng is at Nankai University, China. Wang is at Columbia University. Name and subject indexes.

DESCRIPTOR(S) (Pre-1991): International Business and Multinational Enterprises (4420)

COMPANY NAMES (DIALOG GENERATED): Columbia University ; Wang

11/5/1

DIALOG(R)File 139:EconLit

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634016

**TITLE: Aftermath of Banking Crises: Effects on Real and Monetary Variables**

AUTHOR(S): Gupta, Poonam

AUTHOR(S) AFFILIATION: IMF

PUBLICATION INFORMATION: International Monetary Fund Working Paper:

WP/00/96 PAGES: 25

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: International Monetary Fund, 700 19th Street, Washington, DC 20431. Website: [www.imf.org](http://www.imf.org)

PRICE: not available

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: In this paper a simple optimizing model is developed to analyze the implications of a banking crisis. Banks are incorporated by assuming that they intermediate funds between firms and households. It is shown that when depositors perceive the quality of deposits to have deteriorated, they switch from deposits to cash. Because of the higher cost of liquidity, consumption, M2, and the M2 multiplier decline, interest rates on deposits and **loans** increase, and output **contracts**. The findings of the paper match the key stylized facts of banking crises.

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DESCRIPTOR(S) (1991 to Present): Macroeconomics: Consumption; Saving (E210); Determination of Interest Rates; Term Structure of Interest Rates (E430); **Money** Supply; Credit; **Money Multipliers** (E510); Open Economy Macroeconomics (F410); Banks; Other Depository Institutions; Mortgages (G210)

KEYWORD DESCRIPTOR(S) (1991 to Present): Banking Crisis; Liquidity; Cash; Interest Rates

11/5/2

DIALOG(R)File 139:EconLit

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633996

**TITLE: Currency Crises and Monetary Policy in an Economy with Credit Constraints**

AUTHOR(S): Aghion, Philippe; Bacchetta, Philippe; Banerjee, Abhijit

AUTHOR(S) AFFILIATION: Harvard U, U College London, and CEPR;

Studienzentrum Gerzensee and U de Lausanne; Unlisted

PUBLICATION INFORMATION: CEPR Discussion Paper: 2529 PAGES: not available

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: Centre for Economic Policy Research, Discussion Paper Orders, 90-98 Goswell Road, London EC1V 7RR, United Kingdom. Website: [www.cepr.org](http://www.cepr.org)

PRICE: 5 pounds, \$8 or 8 euros

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper presents a simple model of currency crises, which is driven by the interplay between the credit constraints of private domestic firms and the existence of nominal price rigidities. The possibility of **multiple** equilibria, including a "**currency crisis**" equilibrium with low output and a depreciated **domestic currency**, results from the following mechanism: if nominal prices are "sticky," a currency depreciation leads to an increase in the **foreign currency debt** repayment **obligations** of firms, and thus to a fall in their profits; this reduces firms' borrowing capacity and therefore investment and output in a credit-constrained economy, which in turn

reduces the demand for the **domestic** **currency** and leads to a depreciation. We examine the impact of various shocks, including productivity, fiscal, or expectational shocks. We then analyze the optimal monetary policy to prevent or solve currency crises. We also argue that currency crises can occur both under fixed and flexible exchange rate regimes, as the primary source of crises is the deteriorating balance sheet of private firms.

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DESCRIPTOR(S) (1991 to Present): Financial Markets and the Macroeconomy (E440); Monetary Policy (Targets, Instruments, and Effects) (E520); Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves; Currency Crises) (F310); International Lending and Debt Problems (F340); Open Economy Macroeconomics (F410)

KEYWORD DESCRIPTOR(S) (1991 to Present): Credit Constraints; Currency Crises; Sticky Prices; Monetary Policy; Exchange Rates

11/5/3

DIALOG(R) File 139:EconLit

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598199

**TITLE: Dollarization of Liabilities: Underinsurance and Domestic Financial Underdevelopment**

AUTHOR(S): Caballero, Ricardo J.; Krishnamurthy, Arvind

AUTHOR(S) AFFILIATION: MIT; Kellogg Graduate School of Management, Northwestern U

PUBLICATION INFORMATION: Massachusetts Institute of Technology, Department of Economics Working Paper: 00/14 PAGES: 27

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: Massachusetts Institute of Technology, Department of Economics, Room E52-251, 50 Memorial Drive, Cambridge, MA 02142

PRICE: \$7.00 US, Canada, Mexico; \$10.00 other international

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: One factor that most observers have agreed upon as an underlying cause of recent emerging markets' crises is that contracting "dollar" ( **foreign** **currency** ) denominated external debt created balance sheet mismatches that led to bankruptcies and dislocations that amplified downturns. Much of the analysis of the "currency-balance sheet channel" hinges on the assumption that companies **contract** dollar denominated **debt** . Yet there has been little systematic inquiry into why companies must or choose to take on dollar debt. In this paper the authors cast the problem as one of microeconomic underinsurance with respect to country-wide aggregate shocks. Denominating external debt in **domestic** **currency** is equivalent to contracting the same amount of dollar-debt, complemented with insurance against shocks that depreciate the equilibrium exchange rate. The presence of country-level international financial constraints justify the purchase of such insurance even if all agents are risk neutral. However, if domestic financial constraints also exist, domestics will undervalue the social contribution of contracting insurance against country-wide shocks. Foreign lenders will reinforce the underinsurance problem by reducing their participation in domestic financial markets.

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DESCRIPTOR(S) (1991 to Present): Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves) (F310); Current Account Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); International Lending and Debt Problems (F340); International Financial Markets (G150); Corporate Finance and Governance: Government Policy and

Regulation (G380)  
KEYWORD DESCRIPTOR(S) (1991 to Present): Currency Mismatch; Balance  
Sheets; Financial Constraints; International Liquidity; Capital Flows

11/5/4

DIALOG(R) File 139:EconLit

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594715

**TITLE: Costly Collateral and the Public Supply of Liquidity**

AUTHOR(S): Schellekens, Philip

AUTHOR(S) AFFILIATION: MIT

PUBLICATION INFORMATION: International Monetary Fund Working Paper:

WP/00/125 PAGES: 23

PUBLICATION DATE: 2000

AVAILABILITY: Copies available from: International Monetary Fund, 700 19th  
Street, Washington, DC 20431

PRICE: not available

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper addresses two complications arising from the use of  
collateral requirements in **debt contracts** between  
wealth-constrained entrepreneurs and banks. First, costly asset  
liquidation is found to enhance the susceptibility of debt finance to  
**interest rate** volatility. **Second**, aggregate uncertainty in  
conjunction with limited bank capitalization is shown to produce  
excessive credit constraints that, under certain conditions, justify  
the public supply of liquidity. The paper suggests applications with  
respect to models of interest rate smoothing and self-fulfilling  
currency crises.

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Press

DESCRIPTOR(S) (1991 to Present): Financial Markets and the Macroeconomy  
(E440); **Money Supply**; Credit; **Money Multipliers** (E510)

KEYWORD DESCRIPTOR(S) (1991 to Present): Debt Finance; Collateral; Credit  
Constraints; Asset-Price Volatility

11/5/5

DIALOG(R) File 139:EconLit

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585090

**TITLE: Global development finance 2001. Volume 1. Analysis and summary  
tables. Volume 2. Country tables**

AUTHOR(S): World Bank

PUBLICATION INFORMATION: Washington, D.C.: Author, PAGES: xiii, 275;  
xxiv, 626

PUBLICATION DATE: 2001

ISBN: 0-8213-4892-2; 0-8213-4893-0

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Analyzes recent developments in international finance for  
developing countries, focusing on the global financial crisis, and  
presents statistical tables on the external debt of the 137 countries  
that report public and publicly guaranteed debt under the World Bank's  
Debtor Reporting System. Volume 1 examines the global slowdown and  
prospects for developing countries; analyzes trends in private capital  
flows; assesses the relationship between capital inflows and the  
performance of developing countries; predicts that developing countries  
may be receiving more and more effective aid in the future; and  
considers how such favorable developments could be sustained.  
Appendices to volume 1 present additional information on debt burden

indicators and country classifications; commercial debt restructuring; official debt restructuring; progress in privatization in developing countries; regional economic developments and prospects; and global commodity price prospects. Volume 2 presents country/regional tables containing data for 1970, 1980, 1990, and seven recent years (to 1999 for country tables and to 2000 for regional tables) on total debt stocks and total debt flows; aggregate net resource flows and net transfers; major economic aggregates; debt indicators; long-term debt and its **various** components; the **currency** composition of long-term debt; debt restructurings; debt stock-flow reconciliations; the average terms of new **commitments** on public and publicly guaranteed **debt**; the level of **commitments** from official and private sources; and anticipated disbursements and contractual **obligations** on long-term **debt** contracted up to 1999. Volumes 1 and 2 include summary tables that facilitate international comparisons. No index.

DESCRIPTOR(S) (1991 to Present): International Lending and Debt Problems (F340); International Investment; Long-term Capital Movements (F210); Multinational Firms; International Business (International Competitiveness) (F230); Economic Development: Financial Markets; Saving and Capital Investment (Financial Intermediation) (O160); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and financial flows; IMF conditionality) (O190)

KEYWORD DESCRIPTOR(S) (1991 to Present): Capital Flows; Debt; Developing Countries; Development; External Debt; Finance; Financial Crisis; World Bank

COMPANY NAMES (DIALOG GENERATED): World Bank

11/5/6

DIALOG(R)File 139:EconLit

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561845

**TITLE: Limited Commitment and Central Bank Lending**

AUTHOR(S): Goodfriend, Marvin; Lacker, Jeffrey M.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Richmond; Federal Reserve Bank of Richmond

JOURNAL NAME: Federal Reserve Bank of Richmond Economic Quarterly,

JOURNAL VOLUME & ISSUE: 85 4,

PAGES: 1-27

PUBLICATION DATE: 1999

AVAILABILITY: <A HREF="http://www.rich.frb.org/eq/">Publisher's URL</A>

ISSN: 1069-7225

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This consideration of central bank lending as a publicly provided line of credit begins by describing how private line-of-credit **contracts** control moral hazard and limit **lending** to insolvent borrowers. The fundamental problem for a central bank is to credibly commit to limit its lending. Failure to do so creates moral hazard with adverse consequences. Of five candidate approaches to the commitment problem--namely, good offices only, collateral and early intervention, constructive ambiguity, extended supervisory and regulatory reach, and building a reputation for not lending--only the last will work in practice. Lessons from the historical acquisition of credibility for low inflation suggest a particular scenario by which a central bank could gradually acquire a reputation for limiting its **lending commitment**.

DESCRIPTOR(S) (1991 to Present): Central Banks and Their Policies (organization, case studies, lender of last resort issues) (E580); Banks; Other Depository Institutions; Mortgages (G210); Asymmetric and Private Information (D820); **Money** Supply; Credit; **Money Multipliers** (E510)

KEYWORD DESCRIPTOR(S) (1991 to Present): Bank Lending; Bank; Credit;

Hazard; Lending; Moral Hazard

11/5/7

DIALOG(R)File 139:EconLit

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535885

**TITLE: Global development finance 2000. Volume 1. Analysis and summary tables. Volume 2. Country tables**

AUTHOR(S): World Bank

PUBLICATION INFORMATION: Washington, D.C.: Author, PAGES: xiii, 267; xxiv, 630

PUBLICATION DATE: 2000

ISBN: 0-8213-4544-3

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Analyzes recent developments in international finance for developing countries, focusing on the global financial crisis, and presents statistical tables on the external debt of the 137 countries that report public and publicly guaranteed debt under the World Bank's Debtor Reporting System. Volume 1 discusses the prospects and risks for developing countries; private capital flows to developing countries; trends in official finance; the benefits and risks of short-term borrowing; the safeguards that may protect countries from external vulnerability to systemic crises; and lessons from a long-term historical perspective on booms and busts in private capital flows to emerging markets. Appendices to volume 1 present additional information on debt burden indicators and country classifications; commercial debt restructuring; official debt restructuring; progress in privatization; and regional economic developments and prospects. Volume 2 presents country/regional tables, containing data for 1970, 1980, 1990, and seven recent years (to 1998 for country tables and to 1999 for regional tables) on total debt stocks and total debt flows; aggregate net resource flows and net transfers; major economic aggregates; debt indicators; long-term debt and its various components; the currency composition of long-term debt; debt restructurings; debt stock-flow reconciliations; the average terms of new commitments on public and publicly guaranteed debt; the level of commitments from official and private sources; and anticipated disbursements and contractual obligations on long-term debt contracted up to 1998. Volumes 1 and 2 include summary tables that facilitate international comparisons. Volume 1 is also available separately. No index.

DESCRIPTOR(S) (1991 to Present): International Lending and Debt Problems (F340); Borrowing; Debt; External Debt

COMPANY NAMES (DIALOG GENERATED): World Bank

11/5/8

DIALOG(R)File 139:EconLit

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509487

**TITLE: Multi - currency Options and Financial Institutions' Hedging: Correlation Does Matter**

AUTHOR(S): Bryant, Sarah K.; Martzoukos, Spiros H.

AUTHOR(S) AFFILIATION: Office of Thrift Supervision; U Cyprus

JOURNAL NAME: International Advances in Economic Research,

JOURNAL VOLUME & ISSUE: 5 4,

PAGES: 478-88

PUBLICATION DATE: 1999

AVAILABILITY: <A

<http://www.iaes.org/publications/mainiaer.htm>>Publisher's URL</A>

ISSN: 1083-0898



DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper examines one element of financial institutions doing business internationally: currency exchange risks. Such risks present significant barriers to profitably and competitively expand financial service markets. This paper compares the cost of alternative options hedging schemes in the presence of **multi - currency** uncertainties that affect the repayment of financial institutions' portfolios of loans (assets) and **debt**. Schemes that use separate **contracts** to hedge each uncertainty are compared to schemes with a single contract to capture all uncertainties simultaneously. The impact of correlation between the different currencies on such hedging policies is investigated. It is found that correlation matters and can significantly affect the cost and the contract choice.

DESCRIPTOR(S) (1991 to Present): Financial Institutions and Services:

General (G200); Financing Policy; Capital and Ownership Structure;

financial ratios; value of firm (G320); Multinational Firms;

International Business (International Competitiveness) (F230)

KEYWORD DESCRIPTOR(S) (1991 to Present): Financial Institutions; Financial Services

11/5/9

DIALOG(R) File 139:EconLit

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506378

**TITLE: Global development finance, 1999. Volume 1. Analysis and summary tables. Volume 2. Country tables**

AUTHOR(S): World Bank

PUBLICATION INFORMATION: Washington, D.C.: Author, PAGES: xi, 219; xxiv, 624

PUBLICATION DATE: 1999

ISBN: 0-8213-4368-8

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Analyzes recent developments in international finance for developing countries, with particular focus on the global financial crisis, and provides statistical tables on the external debt of the 138 countries that report public and publicly guaranteed debt under the World Bank's Debtor Reporting System. Volume 1 assesses the international economic environment for developing countries; analyzes the evolution of private capital flows in 1998; reviews trends in official finance; examines experience with debt restructuring and the international rescue packages designed to assist the countries in crisis; and provides summary tables containing selected debt and resource-flow statistics for the individual reporting countries and external debt data for regional and income groups. Appendices to volume 1 present additional information on debt burden indicators and country classifications; commercial debt restructuring; official debt restructuring; progress in privatization; and regional economic developments and prospects. Volume 2 provides country tables, containing data for 1970, 1980, and each year from 1991 to 1998 on total debt stocks and total debt flows; aggregate net resource flows and net transfers; major economic aggregates; debt indicators; long-term debt and its **various** components; the **currency** composition of long-term debt; debt restructurings; debt stock-flow reconciliations; the average terms of new **commitments** on public and publicly guaranteed **debt**; the level of **commitments** from official and private sources; and anticipated disbursements and contractual **obligations** on long-term **debt** contracted up to December 1997. No index.

DESCRIPTOR(S) (1991 to Present): International Lending and Debt Problems (F340); Debt; External Debt

COMPANY NAMES (DIALOG GENERATED): World Bank

11/5/10

DIALOG(R)File 139:EconLit

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505710

**TITLE: Anatomy of an ARM: The Interest-Rate Risk of Adjustable-Rate  
Mortgages**

AUTHOR(S): Stanton, Richard; Wallace, Nancy

AUTHOR(S) AFFILIATION: U CA, Berkeley; U CA, Berkeley

JOURNAL NAME: Journal of Real Estate Finance and Economics,

JOURNAL VOLUME & ISSUE: 19 1,

PAGES: 49-67

PUBLICATION DATE: 1999

AVAILABILITY: <A

[HREF="http://www.kluweronline.com/issn/0895-5638">Publisher's URL</A>](http://www.kluweronline.com/issn/0895-5638)

ISSN: 0895-5638

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This article analyzes the dynamics of the commonly used indices for adjustable rate mortgages and systematically compares the effects of their time-series properties on the interest-rate sensitivity of adjustable-rate mortgages. Our ARM valuation methodology allows us simultaneously to capture the effects of index dynamics, discrete coupon adjustment, mortgage prepayment, and both lifetime and periodic caps and floors. We can, moreover, either calculate an optimal prepayment strategy for mortgage holders or use an empirical prepayment function. We find that the different dynamics of the major ARM indices lead to significant variation in the **interest - rate** sensitivities of loans based on **different** indices. We also find that changing assumptions about **contract** features, such as **loan** caps and coupon reset frequency, has a significant, and in some cases unexpected, impact on our results.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions;  
Mortgages (G210); Housing Supply and Markets (R310)

KEYWORD DESCRIPTOR(S) (1991 to Present): Adjustable Rate; Mortgage

11/5/11

DIALOG(R)File 139:EconLit

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492615

**TITLE: A Simple Model of Recurrent Hyperinflation**

AUTHOR(S): Vazquez, Jesus

AUTHOR(S) AFFILIATION: U Pais Vasco

JOURNAL NAME: Revista Espanola de Economia,

JOURNAL VOLUME & ISSUE: 15 3,

PAGES: 355-77

PUBLICATION DATE: 1998

ISSN: 0210-1025

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The model developed in this paper builds on Cagan's demand for money by considering that a share of government expenditure is spent on servicing foreign **debt obligations** and fixed in **foreign currency**. Given this fiscal policy the choice of the depreciation rate implies a passive money supply rule. We show in this model that two types of high-inflation path exist. One type is driven by crawling peg rules of the official exchange rate and is characterized by the saddle-stable path dynamics. The other type characterizes hyperinflationary dynamics. This latter type is a consequence of the global dynamics of the model. The existence of these two types of path can generate recurrent

hyperinflation. Moreover, hyperinflation can arise independently of government spending.

DESCRIPTOR(S) (1991 to Present): Price Level; Inflation; Deflation (E310); Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves) (F310); National Debt; Debt Management (H630)

DESCRIPTOR(S) (Pre-1991): Inflation Theories; Studies Illustrating Inflation Theories (1342); Inflation and Deflation--General (1340); Macroeconomics--Theory of Aggregate Supply (0234); National Government Debt Management (3228); Exchange Rates and Markets--Theory and Studies (4314)

11/5/12

DIALOG(R)File 139:EconLit

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480478

**TITLE:** Loan Commitments and Optimal Monetary Policy

AUTHOR(S): Woodford, Michael

AUTHOR(S) AFFILIATION: Princeton U and NBER

PUBLICATION INFORMATION: National Bureau of Economic Research Working

Paper: 5660 PAGES: 30

PUBLICATION DATE: July 1996

AVAILABILITY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, MA 02138. Website: www.nber.org

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: With **loan commitments** negotiated in advance, the use of "tight money" to restrain nominal spending has asymmetric effects upon different categories of borrowers. This can reduce efficiency, even though aggregate demand is stabilized. This is illustrated in the context of an equilibrium model of financial intermediation with **loan commitments**, where monetary policy is characterized by a supply curve for reserves on the part of the central bank in an inter-bank market. If demand uncertainty relates primarily to the intensity of demand by each borrower with no difference in the degree of cyclicalities of individual borrowers' demands, an inelastic supply of reserves by the central bank is optimal, because it stabilizes aggregate demand and as a result increases average capacity utilization. But if demand uncertainty relates primarily to the number of borrowers, an interest-rate smoothing policy is optimal, because it eliminates inefficient rationing of credit in high-demand states.

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DESCRIPTOR(S) (1991 to Present): Demand for Money (E410); **Money** Supply; Credit; **Money Multipliers** (E510); Monetary Policy (Targets, Instruments, and Effects) (E520); Central Banks and Their Policies (organization, case studies, lender of last resort issues) (E580)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Domestic Monetary Policy, Including All Central Banking Topics (3116)

11/5/13

DIALOG(R)File 139:EconLit

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458123

**TITLE:** Which Improves Welfare More: Nominal or Indexed Bonds?

AUTHOR(S): Magill, Michael; Quinzii, Martine

AUTHOR(S) AFFILIATION: U Southern CA; U CA, Davis

PUBLICATION INFORMATION: Universite Catholique de Louvain, CORE Discussion

Paper: 9572 PAGES: 41

PUBLICATION DATE: December 1995

AVAILABILITY: Copies available from: Center for Operations Research and  
Econometrics, Universite Catholique de Louvain, 34 Voi du Roman Pays,  
1348 Louvain-la-Neuve, Belgium. Website: not available

PRICE: not available

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Economists have long argued that **loan contracts** should be indexed to remove the risks arising from fluctuations in the purchasing power of money: indexation, however, while eliminating one risk, substitutes another, arising from fluctuations in relative prices of goods. We present a theoretical framework which allows one to assess, in a general equilibrium framework, the relative merits of a nominal versus an indexed bond.

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DESCRIPTOR(S) (1991 to Present): Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320); Price Level; Inflation; Deflation (E310); **Money** Supply; Credit; **Money Multipliers** (E510)

DESCRIPTOR(S) (Pre-1991): Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210); Inflation Theories; Studies Illustrating Inflation Theories (1342); Inflation and Deflation--General (1340); Macroeconomics--Theory of Aggregate Supply (0234); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/14

DIALOG(R) File 139:EconLit

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455721

**TITLE: Optimal Currency Denomination of Public Debt in New Zealand**

**AUTHOR(S):** Fowlie, Kerry; Wright, Julian

**AUTHOR(S) AFFILIATION:** U Canterbury; U Canterbury

**JOURNAL NAME:** New Zealand Economic Papers,

**JOURNAL VOLUME & ISSUE:** 31 2,

**PAGES:** 137-51

**PUBLICATION DATE:** December 1997

**ISSN:** 0077-9954

**DOCUMENT TYPE:** Journal Article

**ABSTRACT INDICATOR:** Abstract

**ABSTRACT:** This paper addresses the issue of whether New Zealand 's public **debt obligations** should be denominated in domestic or **foreign currency** . Using the tax-smoothing approach of Bohn (1990), we estimate optimal debt portfolios. We find that, contrary to recent Government policy and the results from a simple mean-variance analysis, the welfare-maximising policy requires that all public debt be denominated in **foreign currency** .

**GEOGRAPHIC LOCATION DESCRIPTOR(S):** New Zealand

**DESCRIPTOR(S) (1991 to Present):** Central Banks and Their Policies

(organization, case studies, lender of last resort issues) (E580);

Financing Policy; Capital and Ownership Structure; financial ratios;

value of firm (G320); National Debt; Debt Management (H630); Foreign

Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves)

(F310)

**DESCRIPTOR(S) (Pre-1991):** Domestic Monetary Policy, Including All Central Banking Topics (3116); Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210); National Government Debt Management (3228); Exchange Rates and Markets--Theory and Studies (4314)

11/5/15

DIALOG(R)File 139:EconLit

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454507

**TITLE: The Credit Effects of Monetary Policy: Evidence Using Loan Commitments**

AUTHOR(S): Morgan, Donald P.

AUTHOR(S) AFFILIATION: Federal Reserve Board of New York

JOURNAL NAME: Journal of Money, Credit, and Banking,

JOURNAL VOLUME & ISSUE: 30 1,

PAGES: 102-18

PUBLICATION DATE: February 1998

ISSN: 0022-2879

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: In addition to the usual channels, monetary policy may affect spending by changing the supply of bank loans and the creditworthiness of borrowers. This paper tests for these credit effects using a contractual difference across commercial bank loans. The author finds that bank loans not made under a commitment slow after tight policy, while loans under commitment accelerate or are unchanged. This divergence coincides with reports of tighter credit by lenders and by small firms, suggesting the divergence reflects a reduction in the supply of credit to the firms without commitments, rather than a reduction in their demand for loans.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money**

**Multipliers** (E510); Banks; Other Depository Institutions; Mortgages (G210); Monetary Policy (Targets, Instruments, and Effects) (E520)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/16

DIALOG(R)File 139:EconLit

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436860

**TITLE: The Loan Size as a Commitment Device**

AUTHOR(S): Khalil, Fahad; Parigi, Bruno M.

AUTHOR(S) AFFILIATION: U Southampton; U Venice

PUBLICATION INFORMATION: University of Southampton, Discussion Paper in Economics and Econometrics: 9626 PAGES: 25

PUBLICATION DATE: May 1996

AVAILABILITY: Copies available from: Discussion Paper Secretary, Department of Economics, University of Southampton, Southampton S017 1BJ, England website: [www.soton.ac.uk/discp.html](http://www.soton.ac.uk/discp.html)

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We consider a model of risky lending with costly state verification. We argue that the loan size is an important determinant for the incentive to audit income reports and the incentive to repay. The loan size is distorted below the full information level to optimally deal with the verification problem. Lack of commitment to audit probabilities leads to over-investment relative to the commitment case.

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DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money**

**Multipliers** (E510); Asymmetric and Private Information (D820); Search, Learning, and Information (D830)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory; Empirical Studies  
Illustrating Theory (3112); Theory of Uncertainty and Information  
(0261)

11/5/17

DIALOG(R)File 139:EconLit

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423420

**TITLE: Rationing versus Collateralization in Competitive and Monopolistic  
Credit Markets with Asymmetric Information**

AUTHOR(S): Schmidt-Mohr, Udo

AUTHOR(S) AFFILIATION: HLG Asset Management, Frankfurt

JOURNAL NAME: European Economic Review,

JOURNAL VOLUME & ISSUE: 41 7,

PAGES: 1321-42

PUBLICATION DATE: July 1997

ISSN: 0014-2921

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper analyzes the structure of **loan contracts** comprising interest rate, **loan** size and collateral requirements in competitive and monopolistic credit markets with asymmetric information when debtors are risk averse. Using a similar but more general framework than former papers on this topic, it is argued that results obtained in the literature so far are largely driven by assuming technological indivisibilities or universal risk neutrality or both. Whatever market structure is assumed to prevail, the generalized model implies that some borrowers always receive a smaller loan and invest at a smaller scale than with perfect information. In the competitive case, loan size rationing and self-selection of risks are shown to co-exist in equilibrium, even though full funding of all investment projects is feasible and socially desirable.

DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money**  
**Multipliers** (E510); Banks; Other Depository Institutions; Mortgages  
(G210); Rationing; Licensing (D450)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory; Empirical Studies  
Illustrating Theory (3112); Business Credit (3153); Financial  
Intermediaries (3140); Commercial Banking (3120); Public Policy Towards  
Monopoly and Competition (6120)

11/5/18

DIALOG(R)File 139:EconLit

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411529

**TITLE: Financial Intermediation and Monetary Policy in a General  
Equilibrium Banking Model**

AUTHOR(S): Labadie, Pamela A.

AUTHOR(S) AFFILIATION: Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System,  
Finance and Economics Discussion Series: 95/08 PAGES: 26

PUBLICATION DATE: February 1995

AVAILABILITY: Copies available from: Board of Governors of the Federal  
Reserve System, C/O Sharon Kozicki, Mail Stop 61, Federal Reserve  
Board, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: A general equilibrium model of banking is developed to study the following issue: When does expansionary monetary policy result in an increase in lending and when does the policy simply lead to more inflation? Banks are required to hold nominal reserves and have access

to deposit insurance; the financial structure results in a determinate deposit-equity ratio. Monetary policy is implemented by open-market operations and changes in nominal reserves and the policies are linked through the government's budget constraint. In this model, monetary policy has real effects because it can affect the amount of real wealth transferred between savers and dissavers, which in turn affects the lending decisions of banks and, hence, real output. The bank acts as a financial intermediary between producers and savers (households) and the government and households. The intermediation process between producers and savers is based on the Gale and Hellwig (1985) model in which there is credit rationing because of asymmetric information and costly state verification. When banks are able to write state-contingent standard **debt contracts** and monitoring costs are indexed for inflation, government reserve policy and open market operations have no real effects. This occurs despite reserve requirements, deposit insurance and the determinate deposit-equity ratio.

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DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); **Money Supply**; Credit; **Money Multipliers** (E510)  
DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/19

DIALOG(R) File 139:EconLit

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411501

**TITLE: Bank Monitoring Mitigates Agency Problems: New Evidence Using the Financial Covenants in Bank Loan Commitments**

AUTHOR(S): Morgan, Donald P.

AUTHOR(S) AFFILIATION: Columbia U

PUBLICATION INFORMATION: Columbia University, PaineWebber Working Paper Series in Money, Economics, and Finance: PW/95/12 PAGES: 20

PUBLICATION DATE: December 1994

AVAILABILITY: Copies available from: PaineWebber Series, 6N Uris Hall, Columbia University, New York, NY 10027

PRICE: \$5.00 academics and non-profit institutions; \$6.00 corporations (add \$1.00 outside U.S., Canada and Puerto Rico)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: If agency problems force firms to finance investment with internal funds, or liquidity, firms should be less liquidity constrained when they submit to financial covenants designed to control agency problems. Using a sample of small manufacturing firms, I test if liquidity constraints are looser when firms have a bank **loan commitment** with covenants restricting their dividends, **debt** issuance, net worth, and working capital. When firms have a **loan commitment** with all four covenants, they are completely unconstrained. In contrast, when firms have a commitment without covenants, they are just as constrained as when they have no commitment at all. These findings reinforce other recent evidence on the monitoring role of banks.

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DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); Monetary Policy (Targets, Instruments, and Effects) (E520); **Money Supply**; Credit; **Money Multipliers** (E510); Asymmetric and Private Information (D820)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries

(3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Theory of Uncertainty and Information (0261)

11/5/20

DIALOG(R) File 139:EconLit

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411500

**TITLE: Bank Loan Commitments and the Lending Channel of Monetary Policy**

AUTHOR(S): Morgan, Donald P.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Kansas City

PUBLICATION INFORMATION: Columbia University, PaineWebber Working Paper Series in Money, Economics, and Finance: PW/95/11 PAGES: 22

PUBLICATION DATE: December 1993

AVAILABILITY: Copies available from: PaineWebber Series, 6N Uris Hall, Columbia University, New York, NY 10027

PRICE: \$5.00 academics and non-profit institutions; \$6.00 corporations (add \$1.00 outside U.S., Canada and Puerto Rico)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: I argue that smaller firms without commitments will bear the brunt of any lending channel of monetary policy. In support, I find that **loans** not under **commitment** promptly decline after policy is tightened while **loans** under **commitment** never decline significantly. And while aggregate business loans do not predict economic activity, given monetary growth, the share not under **commitment** does. These results suggest a **lending** channel of monetary policy since variation in this share seems to reflect changes in the relative supply of **loans** to firms without **commitments** rather than changes in the relative demand for loans by such firms.

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DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); Monetary Policy (Targets, Instruments, and Effects) (E520); **Money** Supply; Credit; **Money Multipliers** (E510)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/21

DIALOG(R) File 139:EconLit

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375198

**TITLE: Debt, financial fragility, and systemic risk**

AUTHOR(S): Davis, E. Philip

PUBLICATION INFORMATION: Second edition. Oxford and New York: Oxford University Press, Clarendon Press, PAGES: xi, 393

PUBLICATION DATE: 1995

ISBN: 0-19-828752-6, cloth; 0-19-823331-0, pbk

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Expanded and updated edition explores the nature of the relationships in advanced industrial economies between levels and changes in borrowing; vulnerability to default in the nonfinancial sector; and the risk of widespread instability in the financial sector. Outlines the economics of the **debt contract** and features of credit supply. Analyzes financial fragility in the corporate sector and in the household sector, considering evidence from the six industrialized countries. Examines the wider implications of financial fragility and



its impact on overall economic performance. Reviews the economic theory of systemic risk; examines six episodes of financial instability over the period 1966-90, in light of extant theories of financial crisis; and offers a distinctive view of the development of financial fragility and systemic risk based on an industrial-organization approach to financial market structure and dynamics. Studies ten additional financial crises from a variety of countries. Assesses data on fragility and financial crises in various countries in 1988-93. Extends the analysis to banking and securities markets. Considers the role of financial liberalization, innovation, and competition in the genesis of financial instability; summarizes policy issues; and assesses future prospects. Davis is the Deputy Head of the Stage Two Division of the European Monetary Institute and an Associate Member of the Financial Markets Group at the London School of Economics. Glossary; general, name, and subject indexes.

DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money Multipliers** (E510); Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320); Financial Markets and the Macroeconomy (E440); Bankruptcy; Liquidation (G330)  
DESCRIPTOR(S) (Pre-1991): Market Structure: Industrial Organization and Corporate Strategy (6110); Capital Markets--General (3130); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Business Finance (5210)  
COMPANY NAMES (DIALOG GENERATED): European Monetary Institute ; Financial Markets Group ; London School of Economics

11/5/22

DIALOG(R) File 139:EconLit

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354876

**TITLE: Determinants of Credit Rationing: A Study of Informal Lenders and Formal Credit Groups in Madagascar**

AUTHOR(S): Zeller, Manfred

AUTHOR(S) AFFILIATION: IFPRI

JOURNAL NAME: World Development,

JOURNAL VOLUME & ISSUE: 22 12,

PAGES: 1895-1907

PUBLICATION DATE: December 1994

ISSN: 0305-750X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Previous research on the determinants of credit rationing focused exclusively on the behavior of formal **lenders** who **contract** directly with an individual borrower. Based on survey data from Madagascar, this paper presents an analysis of credit rationing by informal lenders and by members of community-based groups that allocate formal group loans among themselves. The results show that group members are able to obtain and to use locally available information about the applicant's creditworthiness in much the same way as informal lenders do. Both types of lenders use the applicant's **debt**-servicing **obligations** and income as the main criteria for credit rationing. This paper therefore empirically confirms theoretical arguments that community-based groups have an information advantage over distant formal bank agents.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Madagascar

DESCRIPTOR(S) (1991 to Present): Economic Development: Financial Markets; Saving and Capital Investment (financial intermediation) (O160); **Money** Supply; Credit; **Money Multipliers** (E510)

DESCRIPTOR(S) (Pre-1991): Business Investment (5220); Economic Development Models and Theories (1120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/23

DIALOG(R) File 139:EconLit

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319419

**TITLE: Bank Loan Commitments and the Lending View of Monetary Policy**

AUTHOR(S): Morgan, Donald P.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of KS City

PUBLICATION INFORMATION: Federal Reserve Bank of Kansas City Research

Working Paper: 92-09 PAGES: 16

PUBLICATION DATE: December 1992

AVAILABILITY: Copies available from: Research Division, Federal Reserve  
Bank of Kansas City, 925 Grand Ave., Kansas City, MO 64198

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We argue that smaller firms without **loan commitments** bear the brunt of the **lending** channel of monetary policy. We find **loans** not under **commitment** promptly decline after policy is tightened while **loans** under **commitment** never decline significantly. The share of **loans** not under **commitment** (SNUC) often outpredicts money, and with the Federal Funds rate included, is the best predictor of output. Innovations in SNUC explain more of the innovations in output than do money or the funds rate. Decreases in SNUC precede increases in the spread between commercial paper and treasury-bill rates suggesting this spread signals bank "credit crunches".

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DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money Multipliers** (E510); Monetary Policy (Targets, Instruments; and Effects) (E520); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120)

11/5/24

DIALOG(R) File 139:EconLit

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318977

**TITLE: The Cyclical Behavior of Short Term Business Lending: Implications for Financial Propagation Mechanisms**

AUTHOR(S): Gertler, Mark; Gilchrist, Simon

AUTHOR(S) AFFILIATION: NYU; Federal Reserve Board

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System  
Finance and Economics Discussion Series: 93-6 PAGES: 9

PUBLICATION DATE: February 1993

AVAILABILITY: Copies available from: C/O Steven A. Sharpe, Mail Stop 89,  
Federal Reserve Board, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Conventional wisdom holds that tightening of monetary policy should reduce bank lending. It is surprisingly difficult, however, to find convincing time series evidence to support this basic prediction of macroeconomic theory. This paper reexamines the bank lending puzzle. The objective is to explore the consequences for the relationship between monetary policy, credit flows and business cycles. Our punch lines are two: First, primarily responsible for the sluggish response of bank lending to tight money is the behavior of business credit. Second, there is an interesting heterogeneity in the behavior of short term business credit to large versus small firms. While short term lending to large firms rises in the wake of tight money, short term

**lending to small firms contracts .**

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DESCRIPTOR(S) (1991 to Present): Monetary Policy (Targets, Instruments, and Effects) (E520); Banks; Other Depository Institutions; Mortgages (G210); **Money** Supply; Credit; **Money Multipliers** (E510); Business Fluctuations; Cycles (E320)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Economic Fluctuations--Studies (1313); Economic Fluctuations--Theory (1312); Economic Fluctuations--General (1310)

**11/5/25**

DIALOG(R)File 139:EconLit

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318976

**TITLE: The Role of Credit Market Imperfections in the Monetary Transmission Mechanism: Arguments and Evidence**

AUTHOR(S): Gertler, Mark; Gilchrist, Simon

AUTHOR(S) AFFILIATION: NYU; Board of Governors of the Federal Reserve System

PUBLICATION INFORMATION: Board of Governors of the Federal Reserve System Finance and Economics Discussion Series: 93-5 PAGES: 22

PUBLICATION DATE: February 1993

AVAILABILITY: Copies available from: C/O Steven A. Sharpe, Mail Stop 89, Federal Reserve Board, Washington, DC 20551

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Recently, a debate has resurfaced on whether and how credit market imperfections may play a role in the transmission of monetary policy. This new literature attempts to identify the effects of credit market imperfections by analyzing the response to tight money of different forms of credit and different types of borrowers. Our paper reviews the arguments and evidence in this literature, and presents some new evidence as well. There is a striking difference in the response of credit flows to small borrowers (consumers and small firms) versus large borrowers, potentially consistent with the view that credit market imperfections help propagate the impact of monetary policy. Specifically, using Flow of Funds data to disaggregate bank assets, we find that consumer and real estate **loans contract** after tight money but that commercial and industrial loans barely respond. We then disaggregate business loans using data from the manufacturing sector and find that after tight money, **loans** to small firms **contract** relative to **loans** to large firms.

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DESCRIPTOR(S) (1991 to Present): Monetary Policy (Targets, Instruments, and Effects) (E520); Banks; Other Depository Institutions; Mortgages (G210); Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320); **Money** Supply; Credit; **Money Multipliers** (E510)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

**11/5/26**

DIALOG(R)File 139:EconLit

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317089

**TITLE: Nominal Debt, Default Costs, and Output**

AUTHOR(S): Jefferson, Philip N.

AUTHOR(S) AFFILIATION: Columbia U

PUBLICATION INFORMATION: Columbia University Department of Economics

Discussion Paper: 578 PAGES: 23

PUBLICATION DATE: March 1991

AVAILABILITY: Copies available from: Department of Economics, Columbia

University, New York, New York 10027

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This essay analyzes how nominal **debt commitments** and default incidence interact in the determination of output. It specifies an environment in which concern about the deflationary impact of recessions is well-founded. It is shown that feedback exists between real and monetary shocks, microeconomic outcomes, and macroeconomic performance. The mechanisms for this feedback are the contractual relationships between agents, the state of bankruptcy, and financial intermediaries who disseminate deadweight default costs to the macroeconomy.

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DESCRIPTOR(S) (1991 to Present): Financial Markets and the Macroeconomy (E440); Price Level; Inflation; Deflation (E310); **Money** Supply; Credit; **Money Multipliers** (E510)

DESCRIPTOR(S) (Pre-1991): Capital Markets--General (3130); Inflation Theories; Studies Illustrating Inflation Theories (1342); Inflation and Deflation--General (1340); Macroeconomics--Theory of Aggregate Supply (0234); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

11/5/27

DIALOG(R) File 139:EconLit

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316915

**TITLE: Money (for New Palgrave Money and Finance)**

AUTHOR(S): Tobin, James

AUTHOR(S) AFFILIATION: Yale U

PUBLICATION INFORMATION: Yale Cowles Foundation Discussion Paper: 1013

PAGES: 31

PUBLICATION DATE: March 1992

AVAILABILITY: Copies available from: Yale University, Cowles Foundation, Box 2125, Yale Station, New Haven, CT 06520

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Among the conventions of almost every human society of historical record has been the use of money, i.e. particular commodities or tokens as measures of value and media of exchange in economic transactions. Somehow the members of a society agree on what will be acceptable tender in making payments and settling **debts** among themselves. General **agreement** to the convention, not the particular media agreed upon, is the source of money's immense value to the society. In this respect money is similar to language, standard time, or the convention designating the side of the road for passing. This paper reviews the history of **various** forms of **money**, the functions of money, and the role of money in economic theory.

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• Press

DESCRIPTOR(S) (1991 to Present): Money and Interest Rates: General  
(includes measurement and data) (E400)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory and Policy (3110);  
Financial Accounts; Financial Statistics; Empirical Analyses of Capital  
Adequacy (2230)

11/5/28

DIALOG(R)File 139:EconLit

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315824

**TITLE: Note on the U.S. Credit Crunch: Causes and Cures**

AUTHOR(S): Saunders, Anthony

AUTHOR(S) AFFILIATION: NYU

PUBLICATION INFORMATION: New York University Salomon Brothers Center

Working Paper: S-91-33 PAGES: 20

PUBLICATION DATE: July 1991

AVAILABILITY: Copies available from: Salomon Brothers Center for the Study  
of Financial Institutions, Graduate School of Business Administration,  
New York University, 90 Trinity Place, New York, NY 10006

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: In this paper I seek to examine various institutional and  
academic theories that may offer insights into the causes of the  
current credit crunch. A credit crunch may best be described, in terms  
of the conventional demand and supply of loans, as a shift to the left  
of the loan supply function that is greater than normal for a  
recessionary period. Thus, the supply of **loans** must **contract** by an  
amount greater than normally expected in a recessionary period - when  
there is greater uncertainty regarding borrowers' cash flows and the  
number of potentially positive NPV projects in the real sector may be  
shrinking as well (and the demand for loans is also shifting to the  
left). In analyzing the causes of such a shift or contraction in  
supply, I will first look at possible institutional reasons for the  
shift and then at some possible reasons suggested by the academic  
literature.

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Press

DESCRIPTOR(S) (1991 to Present): **Money** Supply; Credit; **Money**  
**Multipliers** (E510); Financial Markets and the Macroeconomy (E440);  
Business Fluctuations; Cycles (E320)

DESCRIPTOR(S) (Pre-1991): Capital Markets--General (3130); Domestic  
Monetary Theory; Empirical Studies Illustrating Theory (3112); Economic  
Fluctuations--Studies (1313); Economic Fluctuations--Theory (1312);  
Economic Fluctuations--General (1310)

11/5/29

DIALOG(R)File 139:EconLit

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289565

**TITLE: Credit Markets and Economic Change in Southeastern France 1630-1788**

AUTHOR(S): Rosenthal, Jean-Laurent

AUTHOR(S) AFFILIATION: UCLA

JOURNAL NAME: Explorations in Economic History,

JOURNAL VOLUME & ISSUE: 30 2,

PAGES: 129-57

PUBLICATION DATE: April 1993

ISSN: 0014-4983

DOCUMENT TYPE: Journal Article

**ABSTRACT INDICATOR: Abstract**

**ABSTRACT:** This paper analyzes a sample of **loan contracts** from a town in southeastern France between 1630 and 1788. The data suggests that credit markets were both active and flexible. Prior to 1750, a wide range of **interest rates** was charged to **different** borrowers for perpetual annuities. **Interest rates** and size of loan were highly correlated with social ranking. After 1750, financial innovation led lenders to charge 5 percent on nearly all perpetual annuities. The market grew significantly between 1700 and 1789 because intermediaries were able to adapt short-term credit contracts to serve a larger and larger segment of the population. (c) 1993 Academic Press, Inc.

**GEOGRAPHIC LOCATION DESCRIPTOR(S):** France

**DESCRIPTOR(S) (1991 to Present):** Economic History: Financial Markets and Institutions: Europe: Pre-1913 (N230)

**DESCRIPTOR(S) (Pre-1991):** Economic History--Europe--History of Product Prices and Markets (0441); Economic History--Ancient and Medieval--History of Product Prices and Markets (0431)

**COMPANY NAMES (DIALOG GENERATED):** Academic Press Inc

**11/5/30**

DIALOG(R) File 139:EconLit

(c) 2003 American Economic Association. All rts. reserv.

249074

**TITLE: The Endogenous Money Supply: Consensus and Disagreement**

**AUTHOR(S):** Palley, Thomas I.

**AUTHOR(S) AFFILIATION:** Amherst College

**JOURNAL NAME:** Journal of Post Keynesian Economics,

**JOURNAL VOLUME & ISSUE:** 13 3,

**PAGES:** 397-403

**PUBLICATION DATE:** Spring 1991

**ISSN:** 0160-3477

**DOCUMENT TYPE:** Journal Article

**ABSTRACT INDICATOR:** Abstract

**ABSTRACT:** This paper discusses the major areas of consensus and disagreement within the post-Keynesian theory of endogenous money. There is complete **agreement** on the importance of bank **lending**. However, there is disagreement over the role of money demand in determining the ultimate impact of an increase in bank lending on the money supply. Additionally there is disagreement on the slope of the banking industry's loan supply schedule: accommodationists maintain this schedule is horizontal, while structuralists maintain it is positively sloped.

**GEOGRAPHIC LOCATION DESCRIPTOR(S):** U.S.

**DESCRIPTOR(S) (1991 to Present):** **Money** Supply; Credit; **Money Multipliers** (E510)

**DESCRIPTOR(S) (Pre-1991):** Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

**11/5/31**

DIALOG(R) File 139:EconLit

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230668

**TITLE: Interest Rate Ceilings and the Role of Security and Collection Remedies in Loan Contracts**

**AUTHOR(S):** Manage, Neela D.

**AUTHOR(S) AFFILIATION:** FL Atlantic U

**JOURNAL NAME:** Economic Inquiry,

**JOURNAL VOLUME & ISSUE:** 28 2,

**PAGES:** 317-34

**PUBLICATION DATE:** April 1990

**ISSN:** 0095-2583

\* . . DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Collateral or other security for personal loans and restrictions on creditor remedies for the collection of debts have varying effects on the price and quantity of credit, which depend, in turn, on the level of interest rate ceilings. The author reports here on reduced-form equations of a supply-demand model estimated for five states with different interest rate restrictions. Interest rate ceilings limit how far lenders can raise loan rates to compensate for expected default losses, but restrictions on collection remedies are generally associated with a higher interest rate.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (Pre-1991): Consumer Finance (3151)

File 625:American Banker Publications 1981-2003/Apr 15  
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 File 626:Bond Buyer Full Text 1981-2003/Apr 15  
 (c) 2003 Bond Buyer  
 File 267:Finance & Banking Newsletters 2003/Apr 25  
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?ds

Set	Items	Description
S1	25362	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	12448	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	7718	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	6229	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	3393	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	149	S1(S)S2
S7	2	S6(S)S5
S8	2	RD (unique items)
S9	32	S6(S)S4
S10	0	S9(S)S5
S11	32	S9 NOT S8
S12	12	S11(S) (INTEREST() (RATE OR RATES))
S13	12	S12 NOT PY>2001
S14	12	RD (unique items)
S15	42	S1(5N) (S3 OR S4 OR S5)
S16	40	S15 NOT (S8 OR S14)
S17	39	S16 NOT PY>2001
S18	39	RD (unique items)



8/3,K/1 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04595749

**Agent Profile: Lehman Brothers**

Colleen M. O'Connor

Private Placement Letter

December 9, 2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1750

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**TEXT:**

...will be no more onerous than what these companies live with in their commercial bank **agreements** . The private **debt** market is very vibrant and very issuer friendly.

CMO: Is that typical for this market...flow?

BW: Yes, and what we would attribute the recent increase to is several fold. **First** , the low absolute level of **interest rates** here in the States is very attractive to European issuers. Two, many of the European... inquiry. Historically there have not been as many Italian issuers as there have been [from **other countries** ], but I think we'll see more. And even from Germany - where there's not...

8/3,K/2 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04564753

**Feature: Argentine Asset-Backed Market Leads the Way**

Tamar Hahn

Emerging Markets Debt Report

April 10, 2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1325

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

**TEXT:**

...now have a consolidated market with a lot of potential, which is something that most **other countries** in the region are still struggling with," he said.

The most common structure demanded by...

...a bond. Stripping of government bonds, stock indices, or formulae that combine several indices, market **interest rates** or **different** formulas that link prices and indices, give investors a new and diversified range of investment...the lack of independent trustees and those willing to undertake the necessary fiduciary responsibilities and **obligations** , along with **lenders** ' reluctance to share their portfolio information with third parties, are disincentives and obstacles to the...

...how and the volume and they might want to take advantage of the fact that **foreign** investors are familiar with the **country** . If the economy remains stable at a national and international level, there should be a...

14/3,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0167594

**Large Banks Face Risk-Based Exams**

Regulatory Compliance Watch - January 15, 1996; Pg. 1; Vol. 6, No. 2  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,085

TEXT:

...Intending to help banks manage risk to capital and earnings, examiners will focus on credit, **interest rate**, liquidity, price, foreign exchange, transaction, compliance, strategic planning and reputation. Examiners will then put together...

...Credit risk also arises in conjunction with selecting investment portfolio products, derivatives trading partners, or **foreign** exchange counterparties; through **country** or sovereign exposure; and through guarantor performance.

**Interest Rate** Risk: The risk from movements in **interest rates**. Should consider risk from both an accounting perspective (the effect on the bank's accrual...

...the effect on the market value of the bank's portfolio equity). In some banks, **interest rate** risk is captured under a broader category of market risk.  
**Liquidity Risk**: The risk from...

...of financial instruments. This risk arises from market-making, dealing, and position-taking activities in **interest rate**, foreign exchange, equity, and commodities markets.

**Foreign Exchange Risk**: The risk from movement of foreign...

...rates, found in cross-border investing and operating activities. Market-making and position-taking in **foreign currencies** should be captured under price risk.

**Transaction Risk**: The risk from problems with service or...

...months.

The HECM interim rule was issued Aug. 16. Under the rule, any HECM that **lenders** haven't issued a conditional **commitment** for is eligible for direct endorsement. However, lenders with fewer than 50 HECMs insured before...

14/3,K/2 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00328630 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Maintaining financial stability in a global economy: A summary of the Bank's 1997 symposium**

Morris, Charles; Parrish, Klara  
Economic Review (Federal Reserve Bank of Kansas City), v82, n4, p23-38, Fourth Quarter 1997 DOCUMENT TYPE: Journal Article LANGUAGE: English

RECORD TYPE: Abstract Fulltext  
WORD COUNT: 06867

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Emerging market countries often have a record of high and variable inflation, making long-term **debt contracts** risky. As a result, a large share of government and private debt in emerging market countries tends to be of short duration and denominated in the currency of a **foreign country** with a record of relatively low and stable inflation. Suppose an economic shock causes a large depreciation of the currency. In this case, the **domestic currency** value of interest payments on debt owed in **foreign currency** will rise sharply. In addition, if the devaluation causes expected inflation to rise, domestic **interest rates** will rise, which will lead to higher interest payments on short-term debt when it...  
...In addition, it is difficult for a central bank to defend the currency by raising **interest rates** because doing so causes bank costs to rise, further weakening the banking system.

The propagation...

14/3,K/3 (Item 1 from file: 267)  
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04563387

**Observation - The Securitization Market in Ex-Japan Asia**  
Makoto Ikeya, chief analyst, Japan R&I, Hong Kong  
Asset Sales Report International  
March 13,2000 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 1871 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...securitization issues by Asian entities will also increase this year. These issues may include collateralized **loan obligations** backed by overseas **loan** assets, asset backed securities on lease assets of Korean banks, or Hong Kong's mortgage...performing loans through international tender and nine issues of CLOs denominated in Korean won and **foreign currency**. However, these CLOs are guaranteed by Kamco and carry a put option that allows Kamco...have credit card and lease companies in their groups. Some of these securities backed by **foreign currency** assets may be placed in overseas market.

So far, securitization issues originated by corporations have...  
...problem.

Hong Kong to Lead with MBS

In the area of MBS, Hong Kong leads **other Asian countries** as property assets are abundant and the efficient legal and tax systems needed for securitization...

...credit card loans, is also on the increase. The market is rapidly expanding with declining **interest rates** for customers due to the intense competition among consumer credit companies and banks.

The securitization...

...supply of low-risk fixed income products falls short of the demand.

Obstacles Remain for **Other Countries**

The expansion of the securitization market may take longer elsewhere in Asia. Many countries wish

14/3,K/4 (Item 2 from file: 267)  
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04552746

**Borrowers, What the euro means to America**

Euromoney

June 10, 1999

PAGE: 166, 181 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 3905

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...the skills of macroeconomic analysis which were important before. The first stage is CLOs (collateralized **loan obligations** ), as banks start to shed assets. And we are beginning to see the development of...

...the euro in due course - and that will mean less opportunity for exploiting changes in **interest - rate** spreads. There will be just one to play with. The new environment will require a...the euro, they will consider it to be something denominated in euros, which includes 10 **other countries** . So you should expect to see some portfolio ...companies and other institutions, which have been bound by industry regulations limiting their purchases of **foreign - currency** -denominated investments, are now finding their investment criteria changing dramatically.

The result is that, in...

14/3,K/5 (Item 3 from file: 267)

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04550137

**Debt Survey, Debt deals are few and far between**

Central European

May 10, 1999

PAGE: 26, 032 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 3476

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...costs from the conflict are likely to be significant. Tourism, a key component of the **country 's foreign** earnings, is likely to be severely affected. The net impact could reduce GDP growth rate...s commitment to EU convergence is a guarantee of continued macroeconomic rectitude.

The total government **domestic currency** debt is very small, at under 10% of GDP, and, so far, there is no...tier of countries in the region for its reform efforts.

However, in common with the **other Baltic countries** , Latvia is running a current account deficit. Bartholdy calls this "to a large extent a...maturity of six months and because it was a new instrument it had an attractive **interest rate** of about 10%."

POLAND

Cushioned by domestic debt

After a two-year break, Poland is...further international financing,

Romania

would run a serious risk of defaulting on its onerous foreign **debt servicing obligations**, amounting to \$2.2bn during the course of this year. Determined to get its financing on a firm footing and ensure that it is capable of honouring future foreign **debt obligations**, Romania is hoping to persuade the international investment community that this time it is serious...

...to Romania.

More likely, Romania will have to rely on privatisation revenues to finance its **debt obligations**.

SLOVAKIA

Waiting for spreads to narrow

Slovakia's coalition government, elected last September, is planning...

14/3,K/6 (Item 4 from file: 267)

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04538042

**INTERNATIONAL BOND ISSUES, Emerging markets debt, Emerging markets commentary**

Euroweek

August 14, 1998 PAGE: 20, 021 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 795

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...China considerable unease.

Debt and equity prices in Russia have fallen to new lows, while **interest rates** have moved higher. Prices have been sent tumbling by widespread deleveraging and forced sales..

Fears...

...currency.

Moody's added to the gloom on Thursday with their downgrade of Russia's **foreign currency** bond rating to B2 from B1. Moody's declared that the risk of a currency...

...Russia's continued dependence on monthly rollovers in the T-bill market to meet its **debt service obligations**, as a key reason behind the move.

The report also highlighted growing concern that the...

...was quick to follow suit, with a two notch downgrade of Russia's long term **foreign currency** rating from B+ to B-. The agency also downgraded the **country's** short term **foreign currency** rating from B to C.

Amid all the gloom, rumours that G7 countries were to...

14/3,K/7 (Item 5 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04532300

**Eastern Europe, Braving Romania's troubled waters** Romania was slow to restructure its communist-era economy. And now reforms are stalled again. But foreign institutions are

Euromoney Magazine

April 199 00, DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 2920

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...where the big banks initially focused their attention. But it was also because, as the **country** had no **foreign** debt, Romania was relatively isolated from the international banking community.

The turning point perhaps came...Romania too is benefiting from the increased competition for mandates and falling fees experienced by **other countries** in central and eastern Europe. "If the prices I hear are correct, I can't...borrow, the country's economic situation precludes much lending to most local companies. "Continuing high **interest rates** are a very big problem," says the EBRD's Russell. "It's very hard to finance long-term projects with these kinds of rates (over 70% on **local - currency loans** )."

In the absence of an **agreement** with the IMF, sovereign borrowing has also come to a halt. An IMF mission left...

...rolling but they will have to borrow as they have a lot of short-term **debt** . Without an IMF **agreement** it would be very hard to go to the market with a convincing story. Investors...

14/3,K/8 (Item 6 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00038479

**COVER STORY, You can run but you can't hide**

Euromoney Magazine

December 00, 1997 PAGE: 58, 059 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 2465

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...Bid-offer spreads on stocks and bonds widened dramatically from November 3. Combined with soaring **interest rates** in most markets, that made the transaction costs of arbitrage between pairs of securities too...led to rapid contraction when the stock market turned, says Gundzik: "It happened in Japan. **Other Asian countries** have to go through what Japan went through." Buyers using credit to speculate in stock...far wider implications than the effect of a few hedge funds shorting the currency: the **foreign - currency** liabilities of domestic companies. Mexican companies rushing to hedge their foreign debt played a part...

...Adding

short-term external banking and corporate debt to the equation

further underscores the massive **foreign** liabilities of these **countries**," says Gundzik.

Balboa, who uses Gundzik's analysis, says liquidity is the factor his fund...

...screen prices."

Given these extraordinary conditions the operations that normally add liquidity, such as securities **lending** and repurchase **agreements**, have become more difficult.

As hedges expire, how will fund managers and other participants put...

...whereby a pay-out linked to a stock index's performance is netted against an **interest - rate** flow.

Another possible bear position is to borrow stock in a listed country fund. Even...debt                   -5           -10           -60           -20           -10

Short-term external debt	-35	-70	-10	-5	-5
<b>Foreign - currency</b>					
reserves	25	36	20	25	10
Net	-54	-69	-63	-12	-14
Official support	50...				

14/3,K/9           (Item 7 from file: 267)  
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00030448

**Sharif's capital start**

Euromoney  
August 19   00,           PAGE: 81, 082 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH           WORD COUNT: 1876           RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...months following the arrival of the new government, there has been some improvement in the **country**'s financial position. Pakistan's **foreign** exchange reserves have doubled from \$500 million to more than \$1 billion. However, the country's annual **debt** repayment **obligations** are estimated by bankers at about \$3 billion. A monthly trade deficit of about \$300...

...reduce import tariffs on raw materials, eliminating duties on engineering industry's machinery and lowering **interest rates** on bank loans, in order to revitalize the manufacturing sector and boost exports." Income tax...

...One key observer of the new government in Islamabad was the IMF. Its previous standby **loan agreement** had collapsed in March when Pakistan failed to meet performance criteria. Now the IMF is...to make ourselves more

attractive to foreign investors by improving the tax structure, just like **other countries** in the Asia Pacific region," says Raana Ahsan, staff officer to the secretary at the...of 6.6 cents a unit for the first 10

years, long-term supply contracts, **foreign currency** guarantees, income and corporate tax exemptions and a series of additional sales tax and other...

14/3,K/10 (Item 8 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00030441

**Cover story, Implications for bonds**

Euro money

August 19 00, PAGE: 44, 046 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 1953

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

**TEXT:**

...models. The impact should be very positive. The macroeconomic characteristics of Emu - fiscal discipline, low **interest rates**, reduced currency risk - and the microeconomic effect on bond markets - low operational costs, enhanced efficiency...

...emerge. First, a new and integrated euro-denominated domestic market will develop comprising the existing **local - currency** debt of private issuers, as it is planned to redenominate all issues into euros in...

...the creation of a new euro-denominated Eurobond sector. With the euro as the new **local currency**, international and European issuers will want to tap this new market. Recently issued Euro-Asian...

...and responsibility to the new European Central Bank (ECB) which in 2002 plans to replace **local - currency** member sovereign and private-sector debt with new euro debt. Since members will no longer have more privileged access to their own local debt markets than they will have to **foreign - currency** debt markets, their local euro and **foreign currency** obligations will probably be rated the same regardless of currency.

Of the eight EU countries...

...than their foreign ratings. If Emu proceeds as planned, S&P will likely downgrade its **local - currency** ratings in 1997. The local ratings of those that join after 1998 will be assessed...ability to impose foreign exchange controls or devalue their currencies. Consequently we expect fiscal analysis - **debt** levels, contingent liabilities, pension **obligations**, etc - of a member's general government to take on greater importance in the post...

...greater relative importance.

EU sovereigns expected to join Emu in the first round that have **foreign currency** ratings below their **local currency** ratings could have their local debt downgraded in 1997 by Standard & Poor's. At this...

...has estimated that this will cost over \$2 billion for the three-year period and **other countries**' banks have come up with similar estimates. Banks in EU countries whose adherence to the...because of having to price so many products simultaneously in the euro and their respective **domestic currencies** during the transition period. Industrials in general will also face the direct costs of



switching...

14/3,K/11 (Item 9 from file: 267)  
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00025549

**Wall Street's Latin Obsession: Will It Last?**  
Investment Dealers' Digest  
June 2, 1997 VOL: 63 ISSUE: 22 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: INVESTMENT DEALERS DIGEST  
LANGUAGE: ENGLISH WORD COUNT: 4695 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...deal ever. In spite of recent Treasury market volatility and concerns about rising U.S. **interest rates**, more than \$19 billion has been raised so far this year-in record sizes, maturities...plan involved restructuring defaulted Latin and other emerging market bank loans, which often involved some **debt** relief in return for **agreements** from ...that's being generated.

"Brazil has the opportunity to join the ranks of China and **other Asian countries** as one of the major countries in the world in attracting investment flows," says Ignacio...there's been a huge increase in the number of international investors now focussing on **local currency** markets as the place to pick up the best yields.

"Both the European and U...

14/3,K/12 (Item 10 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00009561

**A new risk of default.**  
Euromoney Magazine  
August 19 00, PAGE: 283, 288 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 3696 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...GDP dropping some 7% as resources were switched from domestic needs to meeting short-term **debt obligations** and closing the yawning current-account deficit. Real living standards have plummeted and more than...Bear Stearns. Business newspapers in Latin America pay as much, or more, attention to US **interest rates** as to their own countries'.

Bear Stearns' Vera warns: "After all, we are talking about...

...case, was  
trading at 830bp - only 18bp above Argentina.

Argentina, which perhaps more than any **other Latin country** has stuck rigidly to policy continuity in the face of extreme pressure, is paying the...

...known  
locally as convertibility, pegs the peso to the dollar and prevents the printing of **local currency** unless it is backed by

foreign inflows.

The purpose of convertibility was to ensure fiscal...left bereft of policy tools, whether to influence the exchange rate or the level of **interest rates**. Every dollar of debt-servicing must be squeezed out of the local economy, where the...year of Letes - short-term peso-denominated debt issued domestically - the proportion of short-term **debt** to total **obligations** is only 14.3%, according to the IIF. "Argentina's short-term debt is much...

...ballooned to nearly \$200 billion last year as a consequence of spending overruns and high **interest rates**. Of this, according to figures supplied by Bear Stearns, R154 billion (\$153 billion) is owed...current-account deficit was out of control and that foreign capital, attracted by very high **interest rates**, could take off at any time.

Most analysts have dismissed Dornbusch's warnings as exaggerated...

18/3,K/1 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0224223

**Gazprom Makes Good on Loans**

Emerging Markets Debt Report - September 14, 1998; Pg. 1; Vol. 11, No. 35  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 441

TEXT:

...Credit Lyonnais led the  
first loan, and Dresdner, alone, the second.

After Russia announced the **debt** moratorium on banks' **foreign -  
currency obligations** last month, legal opinions were made in Moscow  
stating that export-backed loans were not...

18/3,K/2 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0213606

**Whispers**

Emerging Markets Debt Report - March 2, 1998; Pg. 1; Vol. 11, No. 9  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,035

TEXT:

...15 Indonesian banks, based on  
concerns about the government's ability to guarantee the banks'  
**foreign currency** and rupiah-denominated **debt obligations**. Potential  
mergers between institutions, new minimum paid-up capital  
requirements, the uncertainty surrounding the currency...

18/3,K/3 (Item 3 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0213373

**Ottoman Bank Preps B-Loan Deal**

Emerging Markets Debt Report - February 23, 1998; Pg. 1; Vol. 11, No. 8  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 376

TEXT:

...B-loan deal was rated  
BBB+ by DCR, the same level as the bank's **local currency debt  
obligations**, and Baa2 by Moody's.

18/3,K/4 (Item 4 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0213301

**Ottoman Bank Preps B-Loan Deal**

Private Placement Report - February 23, 1998; Pg. 1; Vol. 8, No. 8  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 374

TEXT:

...B-loan deal was rated  
BBB+ by DCR, the same level as the bank's **local currency debt**

**obligations** , and Baa2 by Moody's.

**18/3,K/5 (Item 5 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0206152

**Next French Franc Deal Lines Up**

Asset Sales Report - October 6, 1997; Pg. 1; Vol. 11, No. 38

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      270

**TEXT:**

...number of issues to grow accordingly.

In addition to the rapidly expanding numbers of collateralized  
**loan** and collateralized bond **obligation** issues in **various** **currencies**

, recent months have seen franc, pound, sterling and deutschemark deals  
as well.

MBNA Vice-Chairman...

**18/3,K/6 (Item 6 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0193783

**Legal Notes**

Emerging Markets Debt Report - January 27, 1997; Pg. 1; Vol. 10, No. 4

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      1,587

**TEXT:**

...amendment, foreign investors who  
subscribe a DL 600 foreign investment agreement may now liquidate the  
**foreign** **currency** or register associated **loans** only if their foreign  
investment **agreement** with the State of Chile has been approved, unlike  
in the past, when placing the...

**18/3,K/7 (Item 7 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0193348

**Briefs: Duff & Phelps Takes A Partner in S. Africa**

American Banker - January 16, 1997; Pg. 9; Vol. 162, No. 11

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      169

**TEXT:**

...Phelps Credit Rating Co. of  
Southern Africa (Pty) Ltd.; it will rate both local- and **foreign -**  
**currency**  
**debt** **obligations** . Duff & Phelps said it expected an increasing number  
of  
African firms to begin tapping U...

**18/3,K/8 (Item 8 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0102341

**Mexican Road Show Starts**

American Banker - October 3, 1989; Pg. 12; Vol. 154, No. 192

WORD COUNT: 305

BYLINE:

Ed Paisley/LDC Debt Report

TEXT:

...loans for securities at face value but at a reduced interest rate.

To make new **lending** more attractive to banks, the **agreement** also includes **several** ways to provide fresh **money** to Mexico, including a medium

term revolving trade finance facility and investing in Mexican bonds...

**18/3,K/9 (Item 9 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0099488

**\* Mexico May Get Precious Time On Debt Talks**

American Banker - June 26, 1989; Pg. 3; Vol. 154, No. 123

WORD COUNT: 720

BYLINE:

By ED PAISLEY

TEXT:

...on their Mexican loans, the looming issue is how to apportion the burden of the **various debt**-reduction options and new- **money commitments**.

The question is complicated by intricate equations for future contingency financing for Mexico and further...

**18/3,K/10 (Item 10 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0095155

**Voluntary Solutions to 3d World Debt Are Best: Adviser:** The case for continued voluntary debt-reduction initiatives by Third World nations and continued bank lending was stated Jan. 4 by William R. Rhodes, group executive and chairman of the restructuring committee at Citicorp/Citibank, before the House Banking Committee. Mr. Rhodes chairs the industrywide bank advisory committees for Brazil, Argentina, Peru, and Uruguay, and is principal cochairman of the bank advisory committee for Mexico.

American Banker - January 30, 1989; Pg. 9; Vol. 154, No. 20

WORD COUNT: 3,454

TEXT:

...in the Brazilian package, the exit bonds are particularly innovative. They can be converted from **foreign currency debt** into **local currency obligations** in the form of Brazilian treasury notes.

These notes, in turn, can be traded or...

**18/3,K/11 (Item 11 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0090928

**\* American Express Bank Swaps Nigerian Debt for Tax Breaks**

American Banker - August 25, 1988; Pg. 2; Vol. 153, No. 166

WORD COUNT: 401

BYLINE:

By BART FRAUST

TEXT:

...assets" in Nigeria, rather than to reduce Third World debt. Assets are blocked when bank **loans** and other **obligations** are repaid in **local currencies** instead of dollars. Exchange controls in the countries prevent the banks from converting the funds...

**18/3,K/12 (Item 12 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0085695

**Associated Credit Is Awarded Contract: To Collect Debt for Federal Agencies**

American Banker - December 17, 1987; Pg. 11; Vol. 152, No. 246

WORD COUNT: 294

TEXT:

...that the company values at more than \$30 million.

The General Services Administration awarded the **contract** to collect delinquent **loans** and other **monies** owed to **several** agencies, including the

Department of Housing and Urban Development, the Veterans Administration, and the Department...

**18/3,K/13 (Item 13 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0065804

**Solly Predicts Ba2 Rating For Banamex Foreign Debt**

Emerging Markets Debt Report - May 17, 1993; Pg. 7; Vol. 6, No. 19

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 150

TEXT:

Moodys will soon follow S&P and assign a Ba2 rating to Banamexs **foreign currency debt obligation**the level of Mexico's sovereign

ceiling, Salomon Brothers corporate bond research team predicts.

Moodys has already...

**18/3,K/14 (Item 14 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0061296

**The Latin Debt Problem -- Some Options**

American Banker - May 7, 1987; Pg. 4; Vol. 152, No. 89

WORD COUNT: 2,028

TEXT:

...development

banks with shares purchased by financial institutions and the assets used to create new **lending** capacity.

\* Pay part of debt obligations in local currencies .  
\* Increase utilization of domestic and international capital markets,  
as well as commercial banks, to provide...

18/3,K/15 (Item 15 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0018607

**Deregulation Has Potential for Consumer Confusion, Abuse**

American Banker - July 12, 1983, Tuesday; Pg. 6

WORD COUNT: 4,051

TEXT:

... is to consider the growing difficulties that many consumers face in making informed choices between **different** financial services.

**Interest rate** decontrol and **loan contract** deregulation have spawned a remarkable array of deposit and loan accounts with confusing features such...

18/3,K/16 (Item 16 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0012058

**Rates Decline on New Mortgages**

American Banker - November 18, 1982, Thursday; Pg. 24

WORD COUNT: 317

TEXT:

... S&Ls with federal charters to determine pricing on adjustable rate mortgages.

The FHLBB tracks, **first**, the average mortgage **contract interest rate** on conventional mortgage **loans** closed by all major lenders for purchasing occupied single-family homes every month, and second...

18/3,K/17 (Item 17 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
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0002568

**Today's Deposit Institutions Cannot Be Adapted to Changes**

American Banker - January 14, 1982, Thursday; Pg. 4

WORD COUNT: 4,511

TEXT:

... There could be, for example, some deposit contracts matched against mortgage loans, some against commercial **loans**, against Treasury **obligations**, corporate bonds, equities, **foreign currencies**, etc., including mixtures of these. Holdings of such assets could arise from buying and selling...

18/3,K/18 (Item 1 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00401847 76283532 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Study concerning a possible convention on inventory financing**

Anonymous

Secured Lender, v57, n4, p34-52, Jul/Aug 2001 DOCUMENT TYPE: Periodical;

Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 6,444

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... many of the same countries which permit a borrower to satisfy a judgment on a **loan obligation** in its **local currency**, even if the loan is denominated in a different currency. Such laws can have a...

**18/3,K/19 (Item 2 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00399073 73082581 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Market makers**

Groenfeldt, Tom

Institutional Investor, v35, n5, p145-146, May 2001 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,339

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... financing," notes William Bradway, an analyst at Meridien Research in Newton, Massachusetts. A single syndicated **loan** can consist of 15 **contracts in multiple currencies**.

A **loan** sale usually requires three parties: the buyer, the setter and the agent bank, which is...

**18/3,K/20 (Item 3 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00388536 57316153 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Brazil beats Argentina on points**

Peterson, Michael

Euromoney, v375, p16, Jul 2000 DOCUMENT TYPE: Periodical; Feature

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 995

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... at one-for-one to the US dollar, has long been seen as positive for its **foreign - currency debt obligations**. It virtually eliminates the risk of currency crises and makes it difficult for the government...

**18/3,K/21 (Item 4 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00380593 50355970 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**December secondary market survey**

Anonymous

Community Banker, v9, n2, p14, Feb 2000 DOCUMENT TYPE: Periodical; News

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 423

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Typical prices for 8.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 8.06. FHA secondary market yields on the most frequently quoted Section...

**18/3,K/22 (Item 5 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00361440 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Finance and economics: Economics focus: Calming the waters**

Anonymous

Economist, v351, n8117, p74, May 1, 1999 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00985

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... How then do you make the scheme mandatory? At the national level, governments could rule **foreign - currency debt contracts** without UDROPS unenforceable. Supranationally, the IMF could refuse to help countries without them. The authors...

**18/3,K/23 (Item 6 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00352736 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Assessing international risk exposures of U.S. banks**

Curry, Timothy; Richardson, Christopher; Heider, Robin

FDIC Banking Review, v11, n3, p13-30, 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 06645

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... S. dollars. To protect themselves against potential currency fluctuations, most lenders that are engaged in **local - currency lending** enter into foreign-exchange **contracts** to hedge potential losses.

Footnote:

3 The analysis of foreign lending does not considera//risks...

**18/3,K/24 (Item 7 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00349948 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Applying the provisions of SAS 81 to the banking industry**

Green, Brian Patrick; Reinstein, Alan

Journal of Bank Cost & Management Accounting, v11, n3, p57-68, 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02752.

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... common stock, stock rights and warrants, and put and call options. Financial instruments also include **foreign currency**, forward **contracts**, **loan agreements**, financial options and guarantees, **loan commitments**, and letters of credit -but not convertible debt or redeemable preferred stock.

Bank investments classified...

**18/3,K/25 (Item 8 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00343344 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Understanding investment standards in the banking industry**

Green, Brian Patrick; Reinstein, Alan

Journal of Lending & Credit Risk Management, v80, n12, p64-67, Aug 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01528

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... stock, stock rights and warrants, and put and call options. Financial instruments may also include **foreign currency** forward **contracts**, **loan agreements**, financial options and guaranties, **loan commitments**, and letters of credit.

Bank investments classified as held-to-maturity should be carried at

...

**18/3,K/26 (Item 9 from file: 268)**

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00317171 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Euromarket loans**

Garritty, Brian; Strauss, Jennifer C; Moore, Amity K

Bank Loan Report, v12, n29, p2-3, Jul 21, 1997 DOCUMENT TYPE: Newsletter

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00948

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Kangyo Bank, Deutsche Morgan Grenfell, Dresdner Bank and Sanwa Bank have signed a \$150 million **multi - currency loan agreement** with Alpha Credit Bank.

The syndication closed oversubscribed with over \$180 million raised in the...

**18/3,K/27 (Item 10 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00309705 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Open all hours**

Kim, Theodore

Eur money, v336, p109-111, Apr 1997 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01398

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... attract project financiers and direct investors involved in commodities-related industries. The SPFE already trades **several contracts** relating to **currency** and **debt**, including Russian government instruments. But the fact is that after three years of operation the...

**18/3,K/28 (Item 11 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00301170 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MBS investors can overcome international risk**

Anonymous

National Mortgage News, v21, n5, p42, Oct 28, 1996 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00491

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the international foreign currency rating that reflects the ability of the country to meet its **debt obligations** denominated in **foreign currencies** and the international domestic currency rating, which reflects its ability to meet debt obligations"

18/3,K/29 (Item 12 from file: 268)  
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00242718 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Documenting real property lease and loan transactions in Mexico**

Joyce, R Michael; Schiffman, Dana I; Bentley, Robert G  
Real Estate Finance, v10, n4, p17-23, Winter 1994 DOCUMENT TYPE: Journal  
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 04255

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... of property), perfects the interest of the lender as to all title  
matters thereafter arising. **Loan obligations** may be denominated in a  
**foreign currency** ; however, if the loan is to be repaid in Mexico, the  
borrower has the right...

18/3,K/30 (Item 13 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00241286 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Assisting financial institutions apply the new accounting standards for  
security instruments**

Reinstein, Alan; Bayou, Mohamed E  
Journal of Bank Cost & Management Accounting, v7, n3, p47-59, 1994  
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 04124

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... common stock, stock rights and warrants, and put and call options.  
Financial instruments also include **foreign currency forward contracts**  
, **loan agreements** , financial options and guarantees, **loan**  
**commitments** , and letters of credit. However, equity securities do not  
include convertible debt or redeemable preferred...

18/3,K/31 (Item 14 from file: 268)  
DIALOG(R)File 268:Banking Info Source  
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00121230

**The risk-based capital agreement: a further step towards policy convergence**

Bardos, Jeffrey  
Federal Reserve Bank of New York Quarterly Review, v12, n4, p26-34, Dec  
1987 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: for goodwill. No consideration is given to country risk and  
risk weights are assigned to **different** classes of collateral. **Interest**  
**rate** risk and **loan commitments** are weighed by security maturity.  
Interest rate and foreign exchange contracts are assigned risk weights...

18/3,K/32 (Item 1 from file: 626)  
DIALOG(R)File 626:Bond Buyer Full Text  
(c) 2003 Bond Buyer. All rts. reserv.

0153416

**Commodities Prices Drop, Giving Treasuries More Room to Breathe**

The Bond Buyer - June 17, 1994; Pg. 2; Vol. 308, No. 29425  
Word Count: 1,242

BYLINE:  
William Pesek Jr.

TEXT:  
...US\$19.9  
billion of debt issued as part of the 1990 commercial bank rescheduling  
**agreement** - or its **local** **currency** -denominated **debt** , the agency  
said.

Standard & Poor's cited disarray in the Caldera Administration's  
economic policies...

**18/3,K/33 (Item 2 from file: 626)**  
DIALOG(R)File 626:Bond Buyer Full Text  
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0094805

**West Virginia Investment Pool Has Big Losses By Reaching for Yield,  
Lengthening Maturities**

The Bond Buyer - December 27, 1988; Pg. 1(1597); Vol. 286, No. 28047  
Word Count: 1,117

BYLINE:  
From the Bond Buyer Bureau

TEXT:  
...the fraud was using one set of  
collateral - in this case, municipalities' and other investors' **money** -  
for **several** repurchase **agreement** **loans** . In both cases, several of the  
municipal investors were downgraded because of their investment losses...

**18/3,K/34 (Item 3 from file: 626)**  
DIALOG(R)File 626:Bond Buyer Full Text  
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0093717

**Los Angeles County Is First Municipality To Secure Loans In Foreign  
Currency**

The Bond Buyer - November 17, 1988; Pg. 4(932); Vol. 286, No. 28021  
Word Count: 539

BYLINE:  
By Daniel Katzenberg

TEXT:  
...U.S. tax-exempt market, yesterday became the first  
U.S. municipality ever to secure **foreign - currency** denominated **loans** .

The county signed an **agreement** with Nippon Life Insurance Co. and the  
Long Term Credit Bank of Japan Ltd. to...

**18/3,K/35 (Item 1 from file: 267)**  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2003 The Dialog Corp. All rts. reserv.

04547969

**EMERGING MARKETS, Kazakh currency devalued, bonds keep steady grip**  
Euroweek

April 9, 1999 PAGE: 007 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 364

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...value of the tenge has weakened the ability of the Kazakh authorities to service their **foreign currency debt obligations**, analysts say that the recent rises in the price of oil - which forms a major...

18/3,K/36 (Item 2 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2003 The Dialog Corp. All rts. reserv.

04537971

**Asian power, Blame the banks**  
Project Finance  
August 10, 1998 PAGE: 31, 034 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 2919 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...Asia financed in the project finance bank market over the past few years have had **domestic currency** earnings exposure coupled with foreign **debt**, principally dollar denominated, **obligations**.

With hindsight this mismatch danger is obvious. But it is worth remembering that when banked...

18/3,K/37 (Item 3 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2003 The Dialog Corp. All rts. reserv.

00029043

**Chase, Citi, DMG Leading Nokia**  
Bank Loan Report  
July 21, 1997 VOL: 12 ISSUE: 29 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: INVESTMENT DEALERS DIGEST  
LANGUAGE: ENGLISH WORD COUNT: 975 RECORD TYPE: FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:

...Kangyo Bank, Deutsche Morgan Grenfell, Dresdner Bank and Sanwa Bank have signed a \$150 million **multi - currency loan agreement** with Alpha Credit Bank.

The syndication closed oversubscribed with over \$180 million raised in the

...

18/3,K/38 (Item 4 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
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00017275

**Trading Places**  
Euroweek  
March 14, 1997 PAGE: 062 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS  
LANGUAGE: ENGLISH WORD COUNT: 83 RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

...the ANZ

Local Currency Debt Portfolio, an open ended unit trust which will invest in **local currency debt obligations**. The fund is targeted at institutions and sophisticated investors around the world and will provide...

TEXT:

...the ANZ

Local Currency Debt Portfolio, an open ended unit trust which will invest in **local currency debt obligations**. The fund is targeted at institutions and sophisticated investors around the world and will provide...

**18/3,K/39 (Item 5 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters  
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00009324

**Emerging securities markets directory, A**

Central European Magazine

November 00, 1996 PAGE: 045 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: EUROMONEY ELECTRONIC PUBLICATIONS

LANGUAGE: ENGLISH

WORD COUNT: 1035

RECORD TYPE: FULLTEXT

(c) EUROMONEY ELECTRONIC PUBLICATIONS All Rts. Reserv.

TEXT:

...POSTMASTER@ANALYSE.MSK.SU

Services provided

- Broker and dealer services on state short-term bonds
- **Domestic currency loan bond**
- Corporate securities, **furure contracts**
- Broker services in the Russian Trading System (RTS):  
buying/selling shares from Russian issuers; compiling...

File 9:Business & Industry(R) Jul/1994-2003/Apr 28  
(c) 2003 Resp. DB Svcs.  
File 15:ABI/Inform(R) 1971-2003/Apr 26  
(c) 2003 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2003/Apr 29  
(c) 2003 The Dialog Corp.  
File 95:TEME-Technology & Management 1989-2003/Apr W2  
(c) 2003 FIZ TECHNIK  
File 476:Financial Times Fulltext 1982-2003/Apr 29  
(c) 2003 Financial Times Ltd  
File 610:Business Wire 1999-2003/Apr 29  
(c) 2003 Business Wire.  
File 613:PR Newswire 1999-2003/Apr 29  
(c) 2003 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2003/Apr 28  
(c) 2003 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2003/Apr 28  
(c) 2003 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

?ds

Set	Items	Description
S1	147579	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	862616	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	110807	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	210379	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	23493	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	1111	S1(S)S2
S7	3	S6(S)S3
S8	3	RD (unique items)
S9	114	S6(S)S4
S10	1	S9(S)S5
S11	20	S9(S) (INTEREST() (RATE OR RATES))
S12	20	S11 NOT S8
S13	19	RD (unique items)
S14	602	S1(5N) (S3 OR S4)
S15	1	S14(S)S5
S16	1	S15 NOT (S8 OR S13)
S17	37	S1(5N)S5
S18	37	S17 NOT (S8 OR S13 OR S16)
S19	35	S18 NOT PY>2001
S20	28	RD (unique items)

8/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2285735 Supplier Number: 02285735 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Latin American exchange rates**  
(Latin American countries are facing pressures on their currencies that have been generated by a loss of liquidity in global markets, price deflation, and worsening balance of payments situations)  
Euromoney Guide to Emerging Currencies Supplement, p 2+  
September 1998  
DOCUMENT TYPE: Journal ISSN: 0014-2433 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2276

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...down on fiscal policy. It also used multilateral and bilateral resources to convert short-term **debt obligations** to long-term bonds. The floating exchange rate allowed the central bank to use a...

...rates have jumped by 10 percentage points. Still, the damage is low when compared to **other countries** in the region. The central bank has tried to stabilize the **currency** with **several** measures. First, it increased the corto from 50 to 70 million pesos. Second, it ordered...

8/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00883267 95-32659  
**Global cash management from a US-based location**  
Sandford, Paul G  
TMA Journal v14n2 PP: 28-38 Mar/Apr 1994  
ISSN: 0731-1281 JRNL CODE: JCG  
WORD COUNT: 3228

...TEXT: subsidiary's account in London to the Parent occurred as legally governed by service fee **agreements** and/or intercompany **loans** and were also transacted without a foreign exchange transaction. The respective currencies received by the...

... S. dollar-denominated debt. The most important step in the process was the mobilization of **currencies** into the London **multi - currency** pool. Once concentrated, interest income was earned on each unit each day, whereas investing funds in many different **foreign countries** can be problematic. In addition, funds in the **multi - currency** pool provided important flexibility in reducing debt balances. To the extent that significant positive balances...

8/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00265722 85-06155  
**The Strong Dollar and the Mexican Connection**  
Buckley, Adrian  
Accountancy v95n1095 PP: 12-13 Nov 1984  
ISSN: 0001-4664 JRNL CODE: ACE

ABSTRACT: In September 1984, when the British pound fell against a strong



US dollar, **many** other major **currencies** were in the same condition. Economic forecasters with knowledge of foreign exchange rates agree that...

... debt crisis in Mexico and the surge of the dollar. The major restructuring of Mexican **debt** repayments included a currency-switching **agreement** that almost certainly triggered the dollar's surge. If currency switches are incorporated in proposed reschedulings of debt for **other** Third World **countries**, the effect could be the same. ...

13/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02080749 63001312

**Dollarization: A scorecard**

Chang, Roberto

Economic Review - Federal Reserve Bank of Atlanta v85n3 PP: 1-12 Third  
Quarter 2000

ISSN: 0732-1813 JRNL CODE: ECR

WORD COUNT: 6799

...TEXT: cost of credit is not as straightforward as it might sound.  
Consider what determines the **interest rate** that a resident of a  
developing economy must pay to borrow in the world market...

... official debt, domestic residents are likely to also stop or have  
difficulties servicing their individual **obligations** .9

If the **loan** is denominated not in dollars but in domestic currency, there  
may be an additional spread...

13/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01753523 04-04514

**Developments in selected non-member countries**

Anonymous

OECD Economic Outlook n64 PP: 123-136 Dec 1998

ISSN: 0474-5574 JRNL CODE: OEC

WORD COUNT: 5983

...TEXT: in response to the government's fiscal stimulus measures. Severe  
import compressions and high real **interest rates** have aggravated the  
downturns Part of the economic worsening in the DAE is attributable to...

... by the downturns themselves. Economic weakness has been further  
aggravated by pressures on short-term **interest rates** , which have been  
quite high in real terms for much of this year in Hong...

... crisis, and renewed political tensions in Indonesia and Malaysia, are  
largely responsible for these high **interest rates** . While these  
pressures eased in late summer, they remain a potential constraint on  
monetary policy...

... problems of the banking and enterprise sectors are greatly accentuating  
the deflationary effects of high **interest rate** levels. Credit  
conditions in China are also tighter than the low level of nominal  
**interest rates** might suggest, given that inflation has become negative  
and given the severe balance sheet problems...

... factors: first, the speed with which external financial conditions  
stabilise and so allow for real **interest rate** levels that support  
economic expansion; second, the pace of restructuring of both banks and  
enterprises...

... the government of Malaysia imposed stringent restrictions on capital  
outflows (excepting profits and dividends from **foreign** -- owned operations  
within the **country** ) and pegged the exchange rate against the US dollar as  
part of a broader strategy...were relatively adequately capitalised before  
the crisis, prudential standards were better maintained than in most **other**  
**countries** in the region, and the downturns have been moderate. For these  
reasons, the credit crunches now evident should ease with lower **interest**

**rates** and as activity begins to recover. Financial strains experienced by banks and corporations may well...

...the initial stages of the recovery, as they did in the United States and several **other** OECD **countries** during the early 1990s. However, provided there are no further outside shocks that make them...

... viability to the private sector is, however, rendered enormously more complicated by the huge foreign **debt obligations** of the private corporate sector. An important first step toward dealing with these obligations was...the face of slowing domestic demand and the external drag from the economic downturns in **other** Asian **countries**. The structural problems of China's economy, especially the weak financial system and the loss...

... With inflation now virtually eliminated, the authorities have moved to ease monetary policy by lowering **interest rates** and increasing banks' liquidity. However, the impact of this stimulus has been substantially blunted as...

... China's infrastructure needs will require massive expenditures over the longer term, the experience of **other countries** indicates that accelerating such spending in the near term can result in inefficient projects that... market economy. While China has weathered the regional crisis quite well, the financial crisis of **other** Asian **countries** which shared similar structural problems with China has raised concerns that its current strains could...

... 1998, worth more than US\$22 billion, proved insufficient to restore investor confidence or bring **interest rates** down to levels consistent with the realisation of Russia's emergency fiscal consolidation programme. After... stabilisation is hampered by continued delays in restructuring programmes. The sustainability of growth in the **other countries** is also not assured. A particularly worrisome development is the accumulation of current account deficits...

... quality" hitting all emerging markets has led to an overall increase in risk premia and **interest rates**, and the change in investor sentiment has been accompanied by growing volatility. Terms of trade... the simultaneous announcement of supplementary fiscal measures succeeded only marginally in slowing the decline in **foreign currency** reserves. Investors' worries centred on the unusually high stock of short-term paper being rolled...

... as the government and international financial institutions succeeded in highlighting the differences between Brazil and **other countries** in crisis. The level of official reserves, while shrinking, is still sizeable; moreover, despite slower...

... reinforcing the credibility of the current economic policy regime and allowing a substantial reduction in **interest rates**. With **interest rates** very high in real terms, consumption and investment have shown erratic behaviour, and a contraction...

... extending well into 1999. The fiscal adjustment will also hit demand. Electoral uncertainties emerge in **other countries** Political considerations loom large in most **other countries** where presidential elections are due in the next 18 months. In Venezuela, in particular, the ...

... this picture, the risks of a disordered exchange rate adjustment are receding, especially if falling **interest rates** reduce the fiscal cost of domestic debt and larger productivity gains broaden the basis for...

...the risk of a severe contraction of real economic activity would be very serious indeed. **Other countries**, Argentina in particular, would also

greatly suffer, as the financial system would work as a...

13/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01570764 02-21753

**Maintaining financial stability in a global economy: A summary of the Bank's 1997 symposium**

Morris, Charles; Parrish, Klara

Economic Review (Federal Reserve Bank of Kansas City) v82n4 PP: 23-38

Fourth Quarter 1997

ISSN: 0161-2387 JRNL CODE: EKC

WORD COUNT: 6867

...TEXT: Emerging market countries often have a record of high and variable inflation, making long-term **debt contracts** risky. As a result, a large share of government and private debt in emerging market countries tends to be of short duration and denominated in the currency of a **foreign country** with a record of relatively low and stable inflation. Suppose an economic shock causes a large depreciation of the currency. In this case, the **domestic currency** value of interest payments on debt owed in **foreign currency** will rise sharply. In addition, if the devaluation causes expected inflation to rise, domestic **interest rates** will rise, which will lead to higher interest payments on short-term debt when it...

... In addition, it is difficult for a central bank to defend the currency by raising **interest rates** because doing so causes bank costs to rise, further weakening the banking system.

The propagation...

13/3,K/4 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

28793270 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**American Express Reports Record First Quarter Net Income of \$692 Million**

PR NEWswire (US)

April 24, 2003

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4069

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... issued accounting rules related to the consolidation of variable interest entities, including those involving collateralized **debt obligations** and secured **loan** trusts, mutual funds, hedge funds and limited partnerships that the company manages and/or invests...

13/3,K/5 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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27440723 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dofasco Posts Excellent 2002 Results**

PR NEWswire (US)

February 07, 2003

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 8036

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 545.2 \$ 1,676.4 United States 248.7 263.0 116.7 253.8 Other  
**countries** 66.0 56.1 60.3 54.1 -----  
 Total \$ 931.0 \$ 1,758.8 \$ 722...

...237.2 \$ 1,676.4 United States 882.3 263.0 521.5 253.8 Other  
**countries** 236.5 56.1 203.8 54.1 -----  
 -- Total \$ 3,583.7 \$ 1,758.8...

13/3,K/6 (Item 3 from file: 20)  
 DIALOG(R)File 20:Dialog Global Reporter  
 (c) 2003 The Dialog Corp. All rts. reserv.

27278190 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Moog's First Quarter Earnings Per Share Increase 10%**  
 PR NEWswire (US)  
 January 29, 2003  
 JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT  
 WORD COUNT: 1216

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 888,293 \$ 885,547 Notes payable \$16,734 \$14,067 Current  
 installments of long-term **debt** 17,446 17,110 **Contract** loss reserves  
 15,239 13,939 Other current liabilities 135,652 140,485 Total current...

13/3,K/7 (Item 4 from file: 20)  
 DIALOG(R)File 20:Dialog Global Reporter  
 (c) 2003 The Dialog Corp. All rts. reserv.

25669288 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Terex Reports Third Quarter Net Income of \$13.9 Million or \$0.31 Per Share  
 Before Special Items**  
 BUSINESS WIRE  
 October 24, 2002  
 JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
 WORD COUNT: 5335

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... economic conditions; the ability to successfully integrate acquired  
 businesses; the retention of key management personnel; **foreign currency**  
 fluctuations; Terex's businesses are very competitive and may be affected  
 by pricing, product initiatives...

... amount of debt and its need to comply with restrictive covenants  
 contained in Terex's **debt agreements** ; compliance with applicable  
 environmental laws and regulations; and other factors, risks, uncertainties  
 more specifically set... 6 2.3 Gain on sale of fixed assets..... (0.3)  
 (1.3) Gain on **foreign currency** futures.... (3.8) --- Restructuring  
 charges..... 5.4 19.5 Impairment charges and asset write downs  
 ...

13/3,K/8 (Item 5 from file: 20)  
 DIALOG(R)File 20:Dialog Global Reporter  
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25648166 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Dofasco reports record quarterly earnings**  
 PR NEWswire (US)  
 October 23, 2002  
 JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4130

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 530.1 \$ 1,677.3 United States 268.4 266.5 124.9 255.9 Other  
countries 46.2 57.4 64.2 44.1 -----  
-- Total \$ 930.8 \$ 1,866.2 \$ 719...

...692.0 \$ 1,677.3 United States 633.6 266.5 404.8 255.9 Other  
countries 170.5 57.4 143.5 44.1 -----  
---- Total \$ 2,652.7 \$ 1,866.2...

13/3,K/9 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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23881482

**Jordan/business**

MIDDLE EAST NEWS ONLINE (JORDAN TIMES (AMMAN))

July 15, 2002

JOURNAL CODE: WJTA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 839

... or exchange, in the framework of... debt for aid, debt for equity  
swaps or other **local currency** debt swaps, all the pre-cut off bilateral  
loans and the pre-cut off date...

13/3,K/10 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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21367911

**Lessons from Argentina**

SECTION TITLE: Kingdom

FINANCIAL GAZETTE

February 21, 2002

JOURNAL CODE: WFGZ LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1253

... addition to constraining the productive sectors, also causes the  
country to default on its foreign **debt obligations**. This degrades the  
international image of a country because its sovereign credit rating will  
fall...

...given to Zimbabwe discourage the much-needed foreign investment. Another  
problem that results from a **foreign currency** crisis is the development  
of a parallel market where the **foreign currency** is obtained at very  
high premiums; that is, exchange rates well above the official rate. The  
high premiums on the parallel market cause exporters to declare less  
**foreign currency** to the authorities, who in turn respond through  
tightening foreign exchange controls. Eventually the illegal...sell the  
remainder on the parallel market and realise super profits while importers  
overinvoice their **foreign currency** requirements. In all cases,  
including duty evasion, there will be a loss of national **foreign  
currency** reserves and revenue to the government. The policy approaches  
that are coming out of these...

... reasonable monetary policy. Following on from the examples of the  
developed countries, which immediately cut **interest rates** to prop up  
their economies following terrorist attacks in the United States of  
America, I...

13/3,K/11 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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20818346 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**S&P Affms American International Grp Rtgs; Otlk Stbl**  
BUSINESS WIRE  
January 18, 2002  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1234

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... is high at 57%, in its rating evaluation, Standard & Poor's adjusts for the nonguaranteed **debt**, guaranteed investment **agreements**, and other match-funded **debt**. As a result, the financial leverage drops dramatically to 20.4% (debt leverage is 16...

13/3,K/12 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

19187837  
**ECONOMIC(Japan reschedules Pakistan's \$ 550m debt)**  
PAKISTAN PRESS INTERNATIONAL INFORMATION SERVICES LIMITED  
October 05, 2001  
JOURNAL CODE: WPPI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 711

... decision to stand by the international community and to work in connection with Japan and **other countries** in the anti- terrorism fight. Numata said that at the same time, Pakistan is a...

13/3,K/13 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

14125480 (USE FORMAT 7 OR 9 FOR FULLTEXT).  
**Toyo Tst. & Banking - Interim Results - Part 1**  
REGULATORY NEWS SERVICE  
December 05, 2000  
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 6376

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... reasonable adjustments, such as for location and quality of sites. 29. Borrowed Money includes subordinated **debt**, for which execution of **obligation** will defer to other liabilities, of Y94,000 million. 30. Bonds are Undated Exchangeable Subordinated...

13/3,K/14 (Item 11 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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12916376 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Easing the currency flow**  
SECTION TITLE: Business  
Dennis Moran  
PRAGUE POST  
September 20, 2000  
JOURNAL CODE: WTPP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1170

... that debtor nations balance their budgets, work to eliminate corruption, privatize state-owned businesses, raise **interest rates** and liberalize trade, capital-market and currency-exchange regulations. These measures, the IMF says, are...

**13/3,K/15 (Item 12 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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03686779 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A tiger's syndrome tx**

SECTION TITLE: Economic Review

POLISH NEWS BULLETIN

December 08, 1998

JOURNAL CODE: WPNB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1245

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... this year. But as recently noted by Prof. Belka, voivodships and poviats are going to **contract debts** for local investments starting from 2000, which may lead to major increase in public-sector...Poland pursues a credible macroeconomic policy aimed at limiting the budget deficit and lowering the **interest rates**, it will not be threatened by an influx of speculative capital. Just as Asian countries...

**13/3,K/16 (Item 13 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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01928079

**The significance of Jalan's panache**

SECTION TITLE: ECONOMY

R K Roy

FINANCIAL EXPRESS

June 15, 1998

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 882

... are not large, exports are small and stagnating. Jalan addresses this problem by sharply reducing **interest rates** on export credit. Together with the rupee depreciation in recent weeks (6 per cent since...

**13/3,K/17 (Item 14 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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01533500

**Khan panel report on harmonisation of banks**

SECTION TITLE: ECONOMY

FINANCIAL EXPRESS

April 25, 1998

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 3793

... of instruments, maturity and interest rate, ceiling on short term funding and also on their **foreign currency** operations. These disadvantages have introduced significant financial repression and have eventually contributed towards increased cost...



...maturity of less than 5 years or maturity of 5 years and above but with **interest rate** exceeding 200 basis points over the yield on Government of India securities of equal residual...

...removed. The maturity ceiling of five years on deposits from the public, the capping of **interest rate** on deposits of DFIs at **interest rates** offered by SBI for similar maturities and the restriction relating to minimum size of deposits...

...the exposure to that DFI. <LI> The Group feels that certain restrictions placed on DFIs' **foreign currency** operations would need to be removed. At present, DFIs operate in the forex markets under...

13/3,K/18 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00970255 20030424NYTH125 (USE FORMAT 7 FOR FULLTEXT)

**American Express Reports Record First Quarter Net Income**

PR Newswire

Thursday, April 24, 2003 13:29 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 4,092

...higher borrowing costs; increasing competition in all of the company's major businesses; fluctuations in **interest rates**, which impact the company's borrowing costs, return on lending products and spreads in the...

...the company's card products and returns on the company's investment portfolios; fluctuations in **foreign currency** exchange rates; political or economic instability in certain regions or **countries**, which could affect lending and **other** commercial activities, among other businesses, or restrictions on convertibility of certain currencies; changes in laws...

...issued accounting rules related to the consolidation of variable interest entities, including those involving collateralized **debt obligations** and secured **loan** trusts, mutual funds, hedge funds and limited partnerships that the company manages and/or invests...

13/3,K/19 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

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00704179 20020118NYSP005 (USE FORMAT 7 FOR FULLTEXT)

**S&P Affirms American International Group Ratings**

PR Newswire

Friday, January 18, 2002 14:24 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,211

TEXT:

...commercial, personal, and life insurance products through a variety of distribution channels in about 130 **countries** and jurisdictions throughout the world. **Foreign** revenue streams, including realized capital gains, rivaled that

16/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01358686 00-09673

**A survey of literature on controls over international capital transactions**

Dooley, Michael P

International Monetary Fund Staff Papers v43n4 PP: 639-687 Dec 1996

ISSN: 0020-8027 JRNL CODE: IMF

WORD COUNT: 20915

...TEXT: s expectations. If the government could commit to a low rate of inflation, the nominal **interest rate** would fall in the **first** period, the fiscal deficit would likewise fall, and the optimal inflation rate in the second...

... private expectations. An interesting feature of this model is that the government could avoid the **commitment** problem by denominating all its **debt** in **foreign currency**.

The 1994 Obstfeld model assumes that government values price stability and the ability to offset...

20/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2092156 Supplier Number: 02092156

**STAYING TRIM AND FIT**

(Gujarat Industries Power Company (Gipco) of Baroda has adopted a programme to cut costs in its plants)

Business India, p 92

February 22, 1998

DOCUMENT TYPE: Journal ISSN: 0254-5268 (India)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...2x125 mw lignite-based power project at Mangrol in Gujarat. It saved Rs40 crore by **contract debt** in 1997 when the **interest rates** were lower. Gipco is the **first** power company in India to raise funds through infrastructure bonds. It has privately placed Rs180...

20/3,K/2 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02187665 70112192

**Three views on stock markets and corporate behavior: Tobin, Veblen, and Marx**

Bolbol, Ali A; Lovewell, Mark A

Journal of Post Keynesian Economics v23n3 PP: 527-543 Spring 2001

ISSN: 0160-3477 JRNL CODE: PKE

WORD COUNT: 6571

...TEXT: systems (Minsky, 1982). Minsky would add that speculative finance generates instability on two more grounds. **First**, the rise in **interest rates** increases companies' **debt** payment **commitments** relative to their cash receipts. **Second**, the same rise in **interest rates** reduces the market value of companies' assets more than their liabilities because of the longer...

20/3,K/3 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02138655 69868752

**Campeche**

Anonymous

Project Finance n215 PP: 17 Mar 2001

ISSN: 1350-2700 JRNL CODE: PFIN

WORD COUNT: 810

...TEXT: the private sector. EDC also expects to finalize a further \$18 million in coverage to **lenders** for an **interest rate swap agreement** - the **first** time that EDC has customized coverage for such an instrument.

The 16 year tenor introduced...

20/3,K/4 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01990015 50355970

**December secondary market survey**

Anonymous  
Community Banker v9n2 PP: 14 Feb 2000  
JRNL CODE: SLN  
WORD COUNT: 423

...TEXT: secondary market for immediate delivery was 8.00 percent.

Typical prices for 8.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 8.06. FHA secondary market yields on the most frequently quoted Section...

20/3,K/5 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01197306 98-46701

**International financial instability and the financial derivatives market**  
McClintock, Brent

Journal of Economic Issues v30n1 PP: 13-33 Mar 1996  
ISSN: 0021-3624 JRNL CODE: JEI  
WORD COUNT: 8242

...TEXT: came to play the role of market makers.

Swaps developed to involve the exchange of **loans** with **different interest rate obligations** or expressed in **different** currencies. For example, one party may swap a fixed interest rate loan for a floating...

20/3,K/6 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00992270 96-41663

**Mountaintop issues: From the perspective of the SEC**

Sack, Robert J; Boatsman, James R; Fell, Robert S; Krogstad, Jack L; et al  
Accounting Horizons v9n1 PP: 79-86 Mar 1995  
ISSN: 0888-7993 JRNL CODE: ACH  
WORD COUNT: 5179

...TEXT: decrease.

Should the second swap contract be accounted for as a hedge of the original **debt obligation** and the **first interest rate** swap--in effect substituting the new variable rate for the initially swapped rate? Or is...

20/3,K/7 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00974591 96-23984

**1995 economic outlook: 1994 will be a tough act to follow**

Bergman, Bill; Strauss, William  
Chicago Fed Letter n90 PP: 1-3 Feb 1995  
ISSN: 0895-0164 JRNL CODE: CHF  
WORD COUNT: 2275

...TEXT: were partly responsible, but the speaker also noted that a significant share of variable rate **loan agreements** would begin carrying higher **interest rates** in the **first** quarter of 1995 after short-term rates began escalating in early 1994. The speaker also...

20/3,K/8 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00834585 94-83977

**Fixed and floating-rate finance in the United Kingdom and abroad**  
Miles, David  
Bank of England Quarterly Bulletin v34n1 PP: 34-45 Feb 1994  
ISSN: 0005-5166 JRNL CODE: BEQ

...ABSTRACT: of corporations and the incomes of consumers make decisions between debt with fixed and variable **interest rates** economically significant. **Different** types of **debt contracts** allocate risks differently between **lenders** and borrowers, and the possibility of limits to future borrowing makes the timing of payments...

20/3,K/9 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00770878 94-20270

**Over-the-counter interest rate derivatives**  
Kuprianov, Anatoli  
Economic Quarterly (Federal Reserve Bank of Richmond) v79n3 PP: 65-94  
Summer 1993  
ISSN: 1069-7225 JRNL CODE: ERR  
WORD COUNT: 10990

...TEXT: payments on debt denominated in different currencies, an arrangement known as a currency swap. The **first interest rate** swap was a 1982 **agreement** in which the Student **Loan** Marketing Association (Sallie Mae) swapped the interest payments on an issue of intermediate-term, fixed...

20/3,K/10 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

15020260 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Banc of America Securities Lead Arranges Major Project Financing for TransAlta**  
PR NEWSWIRE  
January 22, 2001  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 770

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... private-sector. EDC also expects to finalize a further US\$18 million in coverage to **lenders** for an **interest - rate** swap **agreement** -- the **first** time that EDC has customized coverage for such an instrument.

"Despite the aggressive structure and...

20/3,K/11 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

15019028 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**EDC and Bank of America arrange financing for TransAlta power project in Mexico**  
CANADA NEWSWIRE

January 22, 2001

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 635

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... private-sector. EDC also expects to finalize a further US\$18 million in coverage to **lenders** for an **interest - rate swap agreement** - the **first** time that EDC has customized coverage for such an instrument. The 16-year tenor introduced...

20/3,K/12 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

14307834 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Daily Business Report for 15 Dec 00**

Interfax Daily Business Report for December 15, 2000 Volume IX, Issue #239  
(2412)

WORLD NEWS CONNECTION

December 15, 2000

JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 5194

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 30, Ukrainian debt for Russian gas should be restructured over 10 years, with minimum market **interest rates**. Ukraine should make its **first** payments on the restructured **debt** beginning in 2001, Kopylov said.

**Contracts** to transit Russian gas through Ukrainian territory and for supplies of stand-by gas to...

20/3,K/13 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

12197603 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ITALY TO LEND PAKISTAN \$20 MLN TO BOOST SMALL BUSINESSES**

ASIA PULSE

August 02, 2000

JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 186

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Embassy for finalisation.

In accordance with the draft Memorandum of Understanding, the Italian government will **contract** to provide soft **loan** of 15 billion liras in **first** phase at an **interest rate** of 0.5 per cent with repayment period of 35 years and six months including...

20/3,K/14 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

11356329 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**HUD Releases May Survey of Secondary Market Prices And Yields and Interest Rates for Home Loans**

PR NEWSWIRE

June 05, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 469

... secondary market for immediate delivery was 8.25 percent. Typical prices for 8.25 percent **contract interest rate** loans produced a national average **secondary** market yield of 8.33. FHA secondary market yields on the most frequently quoted Section...

20/3,K/15 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

04165529 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
US HUD: HUD releases January survey of secondary market prices, yields, interest rates for home loans  
M2 PRESSWIRE  
January 28, 1999  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 459

... secondary market for immediate delivery was 7.00 percent. Typical prices for 7.00 percent **contract interest rate** loans produced a national average **secondary** market yield of 7.06 percent.  
Secondary market yields on the most frequently quoted Section...

20/3,K/16 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03623237 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
US HUD: HUD releases November survey of secondary market prices, yields, interest rates for home loans  
M2 PRESSWIRE  
December 01, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 469

... secondary market for immediate delivery was 7.00 percent. Typical prices for 7.00 percent **contract interest rate** loans produced a national average **secondary** market yield of 7.07 percent. FHA secondary market yields were up in all regions...

20/3,K/17 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03279499 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
U.S. HUD: HUD releases October survey of secondary market prices/yields/interest rates for home loans  
M2 PRESSWIRE  
October 29, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 469

... secondary market for immediate delivery was 6.50 percent. Typical prices for 6.50 percent **contract interest rate** loans produced a national average **secondary** market yield of 6.53 percent.  
FHA secondary market yields were down in all regions...

20/3,K/18 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02637073 (USE FORMAT 7 OR 9 FOR FULLTEXT)

U.S. HUD: HUD releases August survey of secondary market  
prices/yields/interest rates for home loans  
M2 PRESSWIRE  
August 27, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 472

... secondary market for immediate delivery was 7.00 percent. Typical  
prices for 7.00 percent **contract interest rate loans** produced a  
national average **secondary** market yield of 7.05 percent.

FHA secondary market yields were mixed. Changes in secondary...

20/3,K/19 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02505054 (USE FORMAT 7 OR 9 FOR FULLTEXT)

U.S. HUD: HUD releases July survey of secondary market  
prices/yields/interest rates for home loans  
M2 PRESSWIRE  
August 13, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 472

... secondary market for immediate delivery was 7.00 percent. Typical  
prices for 7.00 percent **contract interest rate loans** produced a  
national average **secondary** market yield of 7.07 percent.

FHA secondary market yields were mixed. Changes in secondary...

20/3,K/20 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02172877 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**LATVIA'S UNIBANKA OFFERS NEW TYPE OF CREDITS**

BALTIC NEWS SERVICE

April 15, 1998

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 125

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... be financed," specialists said.

The loans will be extended in German marks at the annual **interest  
rate** of ten percent. The **first three loan agreements** prepared by  
Unibanka have already been approved by the German federal government.

20/3,K/21 (Item 12 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01455671 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Summit Properties Announces First Quarter FFO Per Share Up 6.7%**

PR NEWSWIRE

April 23, 1998 8:37

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1968

(USE FORMAT 7 OR 9 FOR FULLTEXT)



... maintains the current interest rate and terms through February 2001. At that point, a new **loan agreement** engages with a maturity in **second** quarter 2008 and an **interest rate** of 6.76 percent. "We see this as an opportunity to eliminate significant refinancing risk..."

20/3,K/22 (Item 13 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01444317 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Summit Properties Announces Commitment For \$149 Million Re-Financing**  
PR NEWSWIRE  
April 22, 1998 10:14  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 488

... maintains the current interest rate and terms through February 2001. At that point, a new **loan agreement** engages with a maturity in **second** quarter 2008 and an **interest rate** of 6.76 percent. The company expects this transaction to close by the end of...

20/3,K/23 (Item 14 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01416544  
**LATVIA: UNIBANKA OFFERS GERMAN CREDITS FOR SMALL BUSINESSES**  
BALTIC NEWS SERVICE  
April 19, 1994  
JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 96

... be financed," specialists said. The loans will be extended in German marks at the annual **interest rate** of ten percent. The **first** three **loan agreements** prepared by Unibanka have already been approved by the German federal government.

20/3,K/24 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0001539484 BOCCZC7ADVFT  
**Companies and Markets: International Companies and Finance - Premier Group lifts interim earnings**  
OUR JOHANNESBURG CORRESPONDENT  
Financial Times, P 20  
Friday, November 12, 1982  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 240

...in line with most other South African companies whose trading operations called for relatively high **debt commitments**, suffered from rising short-term **interest rates**.

The **first** half interest bill rose to R18m from R10.4m in the same period last year...

20/3,K/25 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00261660 20000208NETU094 (USE FORMAT 7 FOR FULLTEXT)  
HUD Releases January Survey of Secondary Market Prices And Yields And  
Interest Rates for Home Loans  
PR Newswire  
Tuesday, February 8, 2000 12:41 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 448

TEXT:

...secondary market for immediate delivery was  
8.50 percent.

Typical prices for 8.50 percent **contract interest rate loans**  
produced a  
national average **secondary** market yield of 8.55. FHA secondary market  
yields  
on the most frequently quoted Section...

20/3,K/26 (Item 1 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0084309

**CFTC APPROVES CBT PROPOSAL TO TRADE 30-DAY INTEREST RATE FUTURES**

Securities Week August 1, 1988; Pg 6

Journal Code: SW ISSN: 0149-3582

Word Count: 229 \*Full text available in Formats 5, 7 and 9\*

TEXT:

... for Fed funds traders, bank asset/liability managers, swap dealers, and  
short-term borrowers and **lenders**, the CFTC said.

The **contract** marks the **first** cash-delivered **interest rate**  
future based on a 30-day average. The closest short-term interest rate  
contract is...

20/3,K/27 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0589806 BW1372

**TEXFI INDUSTRIES: Texfi announces second quarter loss; Continued strength  
in blends division; Weakness in T-shirts, knit and intimate apparel  
markets**

May 28, 1996

Byline: Business Editors

...to the comparable  
periods in fiscal 1995, resulted from a combination of reduced long  
term **debt obligations** and lower **interest rates**. The 1995 **second**  
quarter and six months losses were impacted by a charge of  
\$7,382,000 and...

20/3,K/28 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire  
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0411362

LA009

**RESORT INCOME INVESTORS ANNOUNCES COLORADO CASINO LOAN**

DATE: October 28, 1991

08:31 EDT

WORD COUNT: 367

...the site.

The loan is a five-year mini-permanent loan with a 14.5 **interest rate** and secured by a **second** mortgage. The **loan agreement** stipulates that the **loan** will become secured by a first mortgage upon repayment of other financing, which will be...

File 348:EUROPEAN PATENTS 1978-2003/Apr W03  
(c) 2003 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20030424,UT=20030417  
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	238	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	5844	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR C- OUNTRIES)
S3	1426	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	644	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	83	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (- 5N) (INTEREST() (RATE OR RATES))
S6	2	S1(S)S2
S7	386	(LEND? OR LOAN? OR DEBT OR DEBTS) AND S2
S8	2	S7(S)S5
S9	14	S7(S)S4
S10	14	S9 NOT S6
S11	4	S1(S)S5
S12	4	S11 NOT (S6 OR S10)

6/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

00718653

**Security thread verification device**  
**Sicherheitsfadenprufungsvorrichtung**  
**Dispositif de verification d'un fil de securite**  
PATENT ASSIGNEE:

AUTHENTICATION TECHNOLOGIES, INC., (1775420), 30 South Street, Dalton, MA  
01226, (US), (Proprietor designated states: all)

INVENTOR:

Harbaugh, Steven K., 1875 Edwin Markham Drive, Castro Valley, CA 94552,  
(US)

LEGAL REPRESENTATIVE:

Jehan, Robert et al (72663), Williams, Powell & Associates, 4 St Paul's  
Churchyard, London EC4M 8AY, (GB)

PATENT (CC, No, Kind, Date): EP 680023 A2 951102 (Basic)  
EP 680023 A3 960424  
EP 680023 B1 001025  
EP 680023 B9 020313

APPLICATION (CC, No, Date): EP 95302621 950420;

PRIORITY (CC, No, Date): US 234292 940428

DESIGNATED STATES: DE; GB; SE

INTERNATIONAL PATENT CLASS: G07D-007/00

ABSTRACT WORD COUNT: 189

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200211	826
CLAIMS B	(German)	200211	737
CLAIMS B	(French)	200211	880
SPEC B	(English)	200211	4892
Total word count - document A			0
Total word count - document B			7335
Total word count - documents A + B			7335

...SPECIFICATION paper 104 of the United States, however, it can be used  
for currency paper of **other countries** and for **other** types of  
documents that have a need for authentication, for example, documents  
evidencing **debt obligations** or equity positions.  
Also, the verification device 100 has been described as being utilized  
within...

6/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00760525 \*\*Image available\*\*

**METHOD AND APPARATUS FOR ESTABLISHING AND ENHANCING THE CREDITWORTHINESS OF**  
**INTELLECTUAL PROPERTY**  
**PROCEDE ET APPAREIL PERMETTANT D'ETABLIR ET DE RENFORCER LA SOLVABILITE PAR**  
**LA PROPRIETE INTELLECTUELLE**

Patent Applicant/Assignee:

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all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ROSDEN Peter E, 1505 London Road, Charlottesville, VA 22901-8881, US  
Patent and Priority Information (Country, Number, Date):

Patent: WO 200073945 A1 20001207 (WO 0073945)

Application: WO 2000US8140 20000327 (PCT/WO US0008140)

Priority Application: US 99324871 19990602

Designated States: AE AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA  
CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility  
model) DM EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM  
HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN  
MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT  
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12455

Fulltext Availability:

Detailed Description

Detailed Description

... applicant has foreign citizenship, i.e. that applicant is organized  
under the laws of a **foreign country** . If the applicant does have  
**foreign** citizenship, processing is referred to block 270 to determine if  
the applicant has diplomatic status...

...papers as articles of incorporation, bylaws, partnership or shareholder  
agreements and any outstanding contracts or **agreements** purporting to  
regulate assumptions of **debt** or equity and dissolution of the business  
entity. Manual and/or automated data entries confirm...

?

8/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01335056

Method and apparatus for counterparty communications and brokering transactions

Verfahren und Apparat zur Kommunikation zwischen Gegenparteien und Maklertransaktionen

Procede et appareil pour des communications de contreparties et pour des transactions de courtier

PATENT ASSIGNEE:

Delve Corporation Ltd, (3290520), Delvin House, 36 St. George Street,  
London, WIR 9FA, (GB), (Applicant designated States: all)

INVENTOR:

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Ramchandani, Sanjeev, c/o Delvin House, 36 St. George Street, London, WIR  
9FA, (GB)

LEGAL REPRESENTATIVE:

JENSEN & SON (100271), 70 Paul Street, London EC2A 4NA, (GB)

PATENT (CC, No, Kind, Date): EP 1139254 A1 011004 (Basic)

APPLICATION (CC, No, Date): EP 2001108129 010330;

PRIORITY (CC, No, Date): GB 7791 000330

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 178

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200140	745
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SPEC A	(English)	200140	15800
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Total word count - document A	16545
-------------------------------	-------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	16545
------------------------------------	-------

...SPECIFICATION consuming. In addition, when the faxes originate from  
counsel and the distribution list comprises many **lenders in foreign  
countries**, the communications (fax) fees billed to the borrower can be  
several thousands of dollars. Actual...

8/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00893450 \*\*Image available\*\*

BUSINESS METHOD FOR INTERMEDIATING THE THINGS BY LOAN OF USE USING THE  
NETWORK AND COMPUTER READABLE MEDIUM HAVING STORED THEREON COMPUTER  
EXECUTABLE INSTRUCTION FOR PERFORMING THE METHOD

PROCEDE COMMERCIAL D'INTERMEDIATION DE PRET DE CHOSES PAR UTILISATION DE  
RESEAU ET D'UN SUPPORT DE LECTURE INFORMATIQUE CONTENANT DES  
INSTRUCTIONS EXECUTABLES PERMETTANT DE METTRE EN OEUVRE LE PROCEDE

Patent Applicant/Inventor:

HAN Hun-Ju, No.308-905, Samsungsan-Joogong Apartment, 1714 Sillim-dong,  
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Legal Representative:

RYU Wan-Su (et al) (agent), Byukcheon B/D. 4F, 1597-5, Seocho-dong,  
Seocho-gu, Seoul 137-876, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227594 A1 20020404 (WO 0227594)  
Application: WO 2001KR1550 20010915 (PCT/WO KR0101550)  
Priority Application: KR 200054414 20000916; KR 200135208 20010620  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: Korean  
Fulltext Word Count: 9107

Fulltext Availability:  
Detailed Description

#### Detailed Description

... Such service may be useful when the users who reside in different countries from each **other** temporarily stay in **foreign countries** and want to **loan** or exchange things or when the articles that each of the users needs do not...

8/3,K/3 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00745526 \*\*Image available\*\*

#### PORTFOLIO INVESTMENT GUIDELINE COMPLIANCE AND FINANCIAL FUND ADMINISTRATION SYSTEM

#### SYSTEME DE GESTION DE FONDS FINANCIERS ET DE CONFORMITE AUX DIRECTIVES EN MATIERE D'INVESTISSEMENT DE PORTEFEUILLE

Patent Applicant/Assignee:

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Legal Representative:

MURTHA James J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New York, NY 10103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058900 A1 20001005 (WO 0058900)  
Application: WO 2000US8642 20000331 (PCT/WO US0008642)  
Priority Application: US 99127273 19990331; US 2000516377 20000301

Designated States: AL AU BA BB BG BR CA CN CU CZ EE GE HU ID IL IS JP KP KR  
LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR TT UA UZ VN YU  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM



Publication Language: English  
Filing Language: English  
Fulltext Word Count: 51390

Fulltext Availability:  
Detailed Description  
Detailed Description  
... between 12/2/95-12/31/95 and 1/2/96 - 1/31/96.

For **foreign debt** securities (assets whose **country** of origin is not United States), the System identifies lots sold that generate a post...

8/3,K/4 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00516684 \*\*Image available\*\*  
SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR ASSESSING RISK WITHIN A  
PREDEFINED MARKET  
SYSTEME, PROCEDE, ET PROGRAMME INFORMATIQUE D'EVALUATION DES RISQUES SUR UN  
MARCHE DONNE

Patent Applicant/Assignee:  
IQ FINANCIAL SYSTEMS INC,  
JAMMAL Shahnaz,  
NEALE Corinne,  
RAJENDRA Prabhakaran,  
WONG Alan,  
YANG Andy,

Inventor(s):  
JAMMAL Shahnaz,  
NEALE Corinne,  
RAJENDRA Prabhakaran,  
WONG Alan,  
YANG Andy,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 9948036 A1 19990923  
Application: WO 99US5978 19990319 (PCT/WO US9905978)  
Priority Application: US 9878793 19980320

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD  
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English  
Fulltext Word Count: 13776

Fulltext Availability:  
Detailed Description

Detailed Description  
... method, system, and computer program product (collectively referred to herein as "system") assists banks and **other lenders** in emerging **countries** or, by extension, any entity extending credit to borrowers in a predefined market or economic...

8/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00753792 \*\*Image available\*\*

**SYSTEMS AND METHODS FOR TRADING  
SYSTEME ET PROCEDES COMMERCIAUX**

Patent Applicant/Assignee:

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Legal Representative:

ROGERS Laurence S (et al) (agent), Fish [entity:amp] Neave, 1251 Avenue  
of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067172 A2 20001109 (WO 0067172)  
Application: WO 2000US11374 20000427 (PCT/WO US0011374)  
Priority Application: US 99131992 19990430; US 2000553423 20000419

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18401

Fulltext Availability:

Claims

Claim

... AT TRADE TIME

OR DEFER DECISION

NOT 1406

CLOSED FOR CLOS

F TRADIN

OSD

RETRIEVE INTEREST RATES FROM 140

LENDERS

1418 GET FIRST TRADE F@1410

GET NEXT TRADE

ES

IS TRADE 1412

RADE N 0 BE ROLLE...

8/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00478148

**METHOD AND DATA SYSTEM FOR DETERMINING FINANCIAL INSTRUMENTS FOR USE IN THE  
FUNDING OF A LOAN**

**PROCEDE ET SYSTEME DE DONNEES DESTINES A DETERMINER LES INSTRUMENTS  
FINANCIERS UTILISES DANS LE FINANCEMENT D'UN PRET**

Patent Applicant/Assignee:

REALKREDIT DANMARK A S,  
KRISTIANSEN Klaus,  
BORGERSEN Borger,  
LARSEN Bjarne Graven,  
ROSENKRANS Mads,  
LINDAHL Thomas,  
TORNES-HANSEN Stig,  
PETERSEN Bo Godthjaelp,

Inventor(s):

KRISTIANSEN Klaus,  
BORGERSEN Borger,  
LARSEN Bjarne Graven,  
ROSENKRANS Mads,  
LINDAHL Thomas,  
TORNES-HANSEN Stig,  
PETERSEN Bo Godthjaelp,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909500 A2 19990225  
Application: WO 98DK339 19980731 (PCT/WO DK9800339)  
Priority Application: DK 090397 19970801

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE  
DK DK EE EE ES FI FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG  
KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF  
BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64236

Fulltext Availability:

Detailed Description  
Claims

Detailed Description

... requirements may also be laid down with respect to  
maximum (or minimum) payments on the **loan** for the debtor in  
one or more periods during the term to maturity of the **loan** ,  
the term to maturity of the **loan** optionally being calculated  
as adjusted to these requirements. Conversely, it will be  
possible by the...

...lay down requirements with respect to the maximum (or  
minimum) term to maturity of the **loan** , and then calculate an  
adjusted payment on the **loan** . By the method according to the  
mentioned patent applications, calculation results of a high  
value...

...that a high  
degree of stability in the volumes of the calculated payments  
on the **loan** is achieved despite relatively large **interest**  
**rate** fluctuations in the **different** funding periods being  
input. In the following, the type of **loan** calculated by means  
of a method as described in Danish patent applications nos.

233/97...

...in which a short-term interest rate  
is combined with a ceiling on the possible **interest rate** to a  
varying degree.  
A **first** example is "step up" bonds. "Step up" bonds are long  
term bonds for which the...a storage  
medium of the computer system, a sixth set of data repre  
senting a **first** profile of the **interest rate** on the **loan** and  
either a first term to maturity profile or a first payment  
profile of the **loan** ,

(g) calculating and storing, in a memory or a storage medium of the computer system...corresponding to interest and repayments on the part of the debtor,

- and a first remaining **debt** profile, said term to maturity profile or payment profile, as well as the remaining **debt** profile, being calculated on the basis of
- the volume and repayment profile of the **loan** as input under (a),
- the set of data input under (b),
- the refinancing profile and...

...the funding profile input under (c)

- and the profile of the interest rate on the **loan** and either the payment profile or the term to maturity profile determined under (f...

...a maximum permissible difference in proceeds, as well as the limits for payments on the **loan** and term to maturity, always being fulfilled.

(h) selecting a number of financial instruments among...inputs to be used in order to start the individual calculations, e.g. the **first** profile of the **interest rate** on the **loan**, and either a term to maturity profile or a payment profile (f), may be, as...the volume of the financial instruments may be performed prior to the determination of the **first** value of the **interest rate** on the **loan**, but even if this is the case, calculations and optionally recalculations are subsequently to be performed, e.g. of the interest rate on the **loan** according to the principles stated above. Thus, it would be possible under (f) to replace the profile of the interest rate on the **loan** by the volume of the financial instruments and under (g) either to calculate the profile of the interest rate on the **loan** or recalculate the volume of the financial instruments.

A possible equivalent way of expressing steps...a storage medium, for determining and storing a sixth set of data representing a **first** profile of the **interest rate** on the **loan** and either a first term to maturity profile or a first payment profile of the **loan**, (g) means, typically calculating means and a memory or a storage medium, for calculating and...

...determined under (f))

corresponding to interest and repayments for the debtor

- and a first remaining **debt** profile, said term to maturity profile or payment profile, as well as the remaining **debt** profile, being calculated on the basis of
- the volume and repayment profile of the **loan** as input under (a),
- the set of data input under (b),
- the refinancing profile and...

...the funding profile input under (c)

- and the profile of the interest rate on the **loan** and either the payment profile or the term to ...maximum permissible difference in proceeds, as well as the limits for payments on the **loan** and term to maturity, always being fulfilled,
- (h) means, typically calculating means and a memory...

...these

35 selected financial instruments with their volumes for use in the funding of the **loan** , said ninth set of data being calculated on the basis of

- the payment profile established under (f) or calculated under (g) and
- the remaining **debt** profile calculated under (g),
- the payments on the payment guarantee instrument option ally calculated under...

...adapted to store, after each recalculation,

- the recalculated profile of the interest rate on the **loan** ,
  - the recalculated term to maturity profile,
  - the recalculated payment profile,
  - the recalculated remaining **debt** profile, and
  - the selected financial instruments with their calculated volumes,
- until all the conditions stated...

...combination of the

type, the number, and the volume of financial instruments for funding the **loan** ,

- together with the calculated term to maturity,
- together with the calculated payment profile,
- optionally, together...

...payments on the payment'

guarantee instrument,

- preferably, together with the calculated interest rate on the **loan** , and
- preferably, together with the calculated remaining **debt** profile,

or means for transferring the combination, if desired, to a storage medium or sending...sense as

5 securities, debt and financial instruments). The yield curve is an expression of the **interest rate** of **different** claims as a function of a selected characteristic feature. Usually, the selected characteristic feature is...will be  
30 elaborated on in section 2 2.

The notation permits the definition of **different** limits for each **interest rate** adjustment period during the term to maturity of the **loan** . In the case of annuity **loans** , it would be sensible to have a fixed maximum limit and a fixed minimum  
5 limit...

...lose generality. In principle, the notation also opens up the prospect of having the serial **loans** being covered by LAIR III.

10 The payment profile of a serial **loan** is decreasing, for which reason fixed limits for the payments on the **loan** would produce inconvenient results. By defining a decreasing band over time such that

y.max...2,3 ... until the projection has been performed through the entire lattice.

Up to the **first interest rate** adjustment,  $x(g,h)$  will have the same value in all nodes, as only the debtor and bond sides  
25 of the **loan** have been calculated, viz. in (0,0). In connection with the **first interest rate** adjustment, new values are assigned to  $x(g,h)$  on the basis of the interest...j)Hj(m)

E

O

j=M

where

10/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2003 European Patent Office. All rts. reserv.

01302505

**Data processing and controlling currency**  
**Datenverarbeitung und Überwachen von Währungen**  
**Traitement de donnees et controle de monnaies**

PATENT ASSIGNEE:

SONY CORPORATION, (214025), 6-7-35 Kitashinagawa Shinagawa-ku, Tokyo 141,  
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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1115079 A2 010711 (Basic)

APPLICATION (CC, No, Date): EP 2001300034 010104;

PRIORITY (CC, No, Date): JP 20005908 000107

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 114

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200128	2074
SPEC A	(English)	200128	11556
Total word count - document A			13630
Total word count - document B			0
Total word count - documents A + B			13630

...SPECIFICATION unique currency S at a predetermined exchange rate. When a person outside Sony in a **country other** than Japan requests to convert the dollar or the Euro to the unique currency S...

...110 performs conversion to the unique currency S at an exchange rate set for each **local currency**. When a person within Sony requests to convert the unique currency S to a **local currency** such as to the yen or to the dollar, the Sony bank 110 performs conversion to the **local currency** at a predetermined exchange rate.

When performing conversion, the Sony bank 110 applies a predetermined

...

10/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00998313 \*\*Image available\*\*

**DOCUMENT PROCESSING SYSTEM USING FULL IMAGE SCANNING**

**SYSTEME DE TRAITEMENT DE DOCUMENTS UTILISANT UN BALAYAGE D'IMAGE COMPLETE**

Patent Applicant/Assignee:

CUMMINS-ALLISON CORP, 891 Feehanville Drive, Mount Prospect, IL 60056, US  
, US (Residence), US (Nationality)

Inventor(s):

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MENNIE Douglas U, 229 Wood Street, Barrington, IL 60010, US,  
JONES Paul A, 1618 Meadow Lane, Glenview, IL 60025, US,

Legal Representative:

RUDISILL Stephen G (et al) (agent), Jenkins & Gilchrist, 225 West  
Washington Street, Suite 2600, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200328361 A2 20030403 (WO 0328361)  
Application: WO 2002US30157 20020923 (PCT/WO US0230157)  
Priority Application: US 2001965428 20010927

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 32592

Fulltext Availability:

Detailed Description

Detailed Description

... of origin (if multiple country currencies are accepted), and others.

It is also contemplated that **foreign currency** may have other useful  
information on the bill such as other security measures which it...

...of the bill. One example would be the size of the currency bill. In many  
**foreign countries**, the size of the currency bill varies with  
denomination. As a preliminary measure, the size...

10/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00911090 \*\*Image available\*\*

**ELECTRONIC FUNDS TRANSFER METHOD AND SYSTEM**

**PROCEDE ET SYSTEME DE TRANSFERT DE FONDS ELECTRONIQUES**

Patent Applicant/Inventor:

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, US (Residence), US (Nationality)

Legal Representative:

POKOTILOV Steven B (et al) (agent), Stroock & Stroock & Lavan, LLP, 180  
Maiden Lane, New York, NY 10038, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200245278 A2-A3 20020606 (WO 0245278)

Application: WO 2001US44683 20011129 (PCT/WO US0144683)

Priority Application: US 2000253666 20001129; US 2001292911 20010524

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12548

Fulltext Availability:

Detailed Description

Detailed Description

... stolen and it cannot be replaced.

1 5 Further, cash that will be spent in **foreign countries** will almost always have to be exchanged to the **local currency** before the consumer can purchase goods and services. This presents additional problems because it may...

10/3,K/4 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00871900

**METHOD AND SYSTEM FOR ON-LINE PAYMENTS  
PROCEDE ET SYSTEME POUR LES PAIEMENTS EN LIGNE**

Patent Applicant/Assignee:

CITICORP CREDIT SERVICES INC, 399 Park Avenue, New York, NY 10022, US, US  
(Residence), US (Nationality)

Inventor(s):

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JENKINS Antony, 170 East 87th Street, #12B, New York, NY 10128, US,

Legal Representative:

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Suite 900, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205192 A1 20020117 (WO 0205192)

Application: WO 2001US21803 20010711 (PCT/WO US0121803)

Priority Application: US 2000217489 20000711; US 2000219088 20000718

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16385

Fulltext Availability:

Detailed Description

Detailed Description

... present invention

25

SUBSTITUTE SHEET (RULE 26)

establishes a bank account 1 12 in each **foreign** country and arranges  
for **foreign currency** to be in each account 1 1 2 in order to fund the  
iACH payments...

10/3,K/5 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00847376 \*\*Image available\*\*

**METHOD AND SYSTEM FOR DELIVERING FOREIGN EXCHANGE RISK MANAGEMENT ADVISORY  
SOLUTIONS TO A DESIGNATED MARKET**

**PROCEDE ET SYSTEME PERMETTANT D'APPORTER DES SOLUTIONS AVISEES DE GESTION  
DES RISQUES SUR LES PLACEMENT EN DEVICES ETRANGERES POUR UN MARCHE  
DONNE**

Patent Applicant/Assignee:

E-VANTAGE INTERNATIONAL INC, 230 Waltham Street, Lexington, MA 02421, US,  
US (Residence), US (Nationality)



Inventor(s):

SCHEIRER Lois R, 230 Waltham Street, Lexington, MA 02421, US,

Legal Representative:

SCHURGIN Stanley M (et al) (agent), Weingarten, Schurgin, Gagnebin & Hayes, LLP, Ten Post Office Square, Boston, MA 02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200179963 A2-A3 20011025 (WO 0179963)

Application: WO 2001US12033 20010412 (PCT/WO US0112033)

Priority Application: US 2000197249 20000414

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24352

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... to the target market segment.

Illustrative questions in this category include: (i)

"Should I enter **foreign currency loans** to take advantage of lower interest rate structure in other currencies?vv;

(ii) 11Should I...date.

FORWARD CONTRACT: For a seller of currency, a contract providing the seller of a **foreign currency** with a firm exchange rate for the conversion of a designated amount of currency on...

...position.)

FORWARD RATE: The exchange rate for sale (or purchase) of a designated amount of **foreign currency** into base currency at a future date. It represents the difference in interest rates between the base and **foreign currency**Is **countries** and is quoted as "points" from the current spot rate. There are many types of...

Claim

... user selected hedge strategy.

58 . A method, operable in a server system, for determining exposure **foreign currency** rate fluctuation, comprising:

obtaining user profile information describing

business activities in a **foreign country** ;

presenting a plurality of hedge strategies;

obtaining a user selection of one of said plurality...

...said plurality of hedge strategies,

forecasted currency values related to said business activities in said **foreign country** .

59 The method of claim 58, further comprising:

displaying a plurality of hedge instruments

associated...hedge

strategy.

97 A server system,, connectable to a computer network,, operable to determine exposure **foreign currency** rate fluctuation, comprising:  
program code for obtaining user profile information describing business activities in a **foreign country** ;  
program code for presenting a plurality of hedge strategies;  
program code for obtaining a user...

...said plurality of  
hedge strategies, forecasted currency values related to said business activities in said **foreign country** .

98 A server system,, connectable to a computer network, operable to display an exposure to...

10/3,K/6 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00781959 \*\*Image available\*\*

**APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT INFORMATION**

**PROCEDE ET DISPOSITIF DE FOURNITURE D'INFORMATIONS SUR LES FINANCES ET/OU LES INVESTISSEMENTS**

Patent Applicant/Inventor:

JOAO Raymond Anthony, 122 Bellevue Place, Yonkers, NY 10703, US, US  
(Residence), US (Nationality)

Legal Representative:

JOAO Raymond Anthony (agent), 122 Bellevue Place, Yonkers, NY 10703, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115093 A2-A3 20010301 (WO 0115093)  
Application: WO 2000US23074 20000823 (PCT/WO US0023074)  
Priority Application: US 99150410 19990824

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22868

Fulltext Availability:

Detailed Description

Detailed Description

... securities,  
option volumes, futures volumes, foreign exchange rates,  
commodities, including fibers, financial and money, food,  
**foreign currencies** , fuels, grain and feed, livestock and/or  
meat, lumber, rubber, metals, precious metals, consumer priceindex  
futures and  
options, interest rate futures and options, **foreign currency**  
futures and options, commodity indexes, CBOE VIN Index, stock  
and/or equity futures and options, bond and/or **debt** futures  
and options, stock index futures and options, long term equity  
options, swap futures and...

...information, any and/or all financial and/or investment

indicators, federal reserve dollar index, american Debt and Deficit indicators and information, real estate performance indicators and information, dividend payments information, stock...

10/3,K/7 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00769478 \*\*Image available\*\*

**METHOD AND SYSTEM FOR BANKING**

**PROCEDE ET SYSTEME DE TRAITEMENT DES OPERATIONS BANCAIRES**

Patent Applicant/Assignee:

SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, NSW 2041, AU,  
AU (Residence), AU (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,  
Balmain, NSW 2041, AU, AU (Residence), AU (Nationality), (Designated  
only for: US )

LAPSTUN Jacqueline Anne, 13 Duke Avenue, Rodd Point, NSW 2046, AU, AU  
(Residence), AU (Nationality), (Designated only for: US )

LAPSTUN Paul, 13 Duke Avenue, Rodd Point, NSW 2046, AU, AU (Residence),  
NO (Nationality), (Designated only for: US )

Legal Representative:

SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,  
Balmain, NSW 2041, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103012 A1 20010111 (WO 0103012)

Application: WO 2000AU767 20000630 (PCT/WO AU0000767)

Priority Application: AU 991313 19990630; AU 991312 19990630; AU 994912  
19991224

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 31461

Fulltext Availability:

Detailed Description

Detailed Description

... made out to the user or to another name specified by the user.

To order foreign currency , the user specifies the local currency  
amount. The foreign currency country is selected from an  
alphabetical list of available countries.

To order travelers cheques, the user...

10/3,K/8 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00755442 \*\*Image available\*\*

**GLOBAL INVESTOR CLIENT ACCESS SYSTEM**

**SYSTEME D'ACCES CLIENT INVESTISSEUR GLOBAL**

Display Data: Display:

M

Transactions 0 By Account

Transaction Type 0 **Local** **Currency** C

Purchases and Sales 0 By Transaction Type

Account 0 Base Currency Oi

Transaction Detail...

...W

CZ

CU

W

M

Cn

M

.710

M 212

270 Custody - Transactions

290 Securities **Lending**

Report Packages

Options... Help Run... C rite ri a...

FIG\* 20 iki I I I...

...Selection Criteria

Accounts 0 Date 0 30-Apr

Country Include Pending E]

Location Report Type

**Local** **Currency** Report Format' Fff

Cn

Cn Asset Type

FE

C=

I Security ID

M

Cn

-J...

...274

q El Custody Statement

M

cf)

@r

M

722 718

M 720

290 Securities **Lending**

Report Packages I

Options... Help Run... View...

FIG\* 22, IEL-@ I ig Internet zone

Cash...Accounting - Transactions EN Investments by Account 292A

250 Custody - Holdings

270 Custody - Transactions

290 Securities **Lending**

292

El Investments

c') 294

El **Loans** Outstanding

M

734 730

@@732

Report Packages

Options...I Help I Run... IL View... I...

10/3,K/9

(Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00753792      \*\*Image available\*\*

**SYSTEMS AND METHODS FOR TRADING  
SYSTEME ET PROCEDES COMMERCIAUX**

Patent Applicant/Assignee:

CFPH L L C, One World Trade Center, New York, NY 10048, US, US  
(Residence), US (Nationality)

Inventor(s):

FRASER Stuart A, 18 Maple Way, Armonk, NY 10504, US  
GILBERT Andrew C, 5 Scarlet Oak, Califon, NJ 07830, US  
GINSBERG Philip M, 25 Broad Street, Penthouse C, New York, NY 10004, US  
KIRWIN Glenn D, 55 Fayette Road, Scarsdale, NY 10583, US  
LUTNICK Howard W, 200 E. 69th Street, Penthouse B, New York, NY 10021, US  
WILLIAMS Michael E, Sand Spring Road, Morristown, NJ 07960, US

Legal Representative:

ROGERS Laurence S (et al) (agent), Fish [entity:amp] Neave, 1251 Avenue  
of the Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067172 A2 20001109 (WO 0067172)

Application: WO 2000US11374 20000427 (PCT/WO US0011374)

Priority Application: US 99131992 19990430; US 2000553423 20000419

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18401

Fulltext Availability:

Detailed Description

Detailed Description

... also

5 business days in New York. If there is a holiday in  
either the **country** of the **foreign currency** or in New  
York, the value date is moved forward until there is a  
business day in both the **foreign - country** and New York.

If, however, one deals in Canadian Dollars, the "spot  
date" is taken...

10/3,K/10      (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00542315      \*\*Image available\*\*

**INTELLIGENT CURRENCY VALIDATION NETWORK  
RESEAU INTELLIGENT DE VERIFICATION DE LA MONNAIE**

Patent Applicant/Assignee:

PARASKEVAKOS Theodore-George,

Inventor(s):

PARASKEVAKOS Theodore-George,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200005688 A1 20000203 (WO 0005688)

Application: WO 99GR26 19990720 (PCT/WO GR9900026)

Priority Application: GR 98100290 19980722

Designated States: AU CA IL JP US AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 4917

Fulltext Availability:  
Detailed Description

Detailed Description

... system which not only protect them from counterfeit losses but from arm robberies too,  
6) **Local Currency** to Euro Exchange Machine.(9). In which the patrons will be exchange the **local currency** to a new Euro, in the operation will explain later.

Figure 3. In this exemplary...

10/3,K/11 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00515306 \*\*Image available\*\*  
**METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR SMALLER INVESTORS OR OTHERS TO CREATE AND MANAGE A PORTOFOLIO OF SECURITIES OR OTHER ASSETS OR LIABILITIES ON A COST EFFECTIVE BASIS**  
**PROCEDE ET APPAREIL PERMETTANT A DES PARTICULIERS, DES PETITS INVESTISSEURS OU AUTRES DE CREER ET GERER UN PORTEFEUILLE DE TITRES OU AUTRES SUR UNE BASE EFFICACE EN TERMES DE COUT**

Patent Applicant/Assignee:

FOLIO TRADE LLC,

Inventor(s):

WALLMAN Steven M H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9946658 A2 19990916

Application: WO 99US5010 19990305 (PCT/WO US9905010)

Priority Application: US 9838158 19980311; US 98139020 19980824

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM

GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 33412

Fulltext Availability:

Claims

Claim

... foreign or domestic equities, options, warrants, bonds, notes, limited partnership 5 interests, private placement securities, **foreign currencies**, contracts, futures, bank6 **loan** syndication interests, **debts**, pollution rights, global warming rights, and 7 insurance claim interests. I I 00. A method...

10/3,K/12 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2003 WIPO/Univentio. All rts. reserv.

00478148

**METHOD AND DATA SYSTEM FOR DETERMINING FINANCIAL INSTRUMENTS FOR USE IN THE FUNDING OF A LOAN**  
**PROCEDE ET SYSTEME DE DONNEES DESTINES A DETERMINER LES INSTRUMENTS FINANCIERS UTILISES DANS LE FINANCEMENT D'UN PRET**

Patent Applicant/Assignee:

REALKREDIT DANMARK A S,  
KRISTIANSEN Klaus,  
BORGERSEN Borger,  
LARSEN Bjarne Graven,  
ROSENKRANS Mads,  
LINDAHL Thomas,  
TORNES-HANSEN Stig,  
PETERSEN Bo Godthjaelp,

Inventor(s):

KRISTIANSEN Klaus,  
BORGERSEN Borger,  
LARSEN Bjarne Graven,  
ROSENKRANS Mads,  
LINDAHL Thomas,  
TORNES-HANSEN Stig,  
PETERSEN Bo Godthjaelp,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909500 A2 19990225  
Application: WO 98DK339 19980731 (PCT/WO DK9800339)  
Priority Application: DK 090397 19970801

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE

DK DK EE ES FI FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG  
KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF  
BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 64236

Fulltext Availability:

Detailed Description

Detailed Description

... rate shift loan. Pursuant to the present provisions of the  
Danish Gains on Securities and **Foreign Currency** Act, interest  
rate shift **loans** are treated asymmetrically for fiscal  
purposes. This road has thus been barred.  
Another possibility is...

10/3,K/13 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00262468 \*\*Image available\*\*

**METHODS AND TOOLS FOR COMPUTERIZED SUPPORT OF A MARKET ECONOMY**  
**PROCEDE ET OUTILS POUR SUPPORT INFORMATISE D'UNE ECONOMIE DE MARCHÉ**

Patent Applicant/Assignee:

MASSACHUSETTS INSTITUTE OF TECHNOLOGY,  
HARTNETT William J,

Inventor(s):

HARTNETT William J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9410637 A1 19940511  
Application: WO 93US10557 19931101 (PCT/WO US9310557)  
Priority Application: GB 9222884 19921030

Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ

LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN AT BE CH DE DK  
ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD  
TG

Publication Language: English

Fulltext Word Count: 48822

Fulltext Availability:

instruments in a portfolio. Offers to **lend** in an ACQ transaction ... through the final sorted Transaction Data Base (XDB), PASS2 approximates the amount of offers to **lend** by acronym, maturity and price, and a (brief) opportunity is made available to potential borrower-entities to update any offers to borrow with appropriate ACQ transactions. This enhances **debt** management capabilities. Module PASS5 calculates the **debt** interest rate *rr* from the bids and offers and posts it to the updated XDB. Prices are specified as the simple annual interest rate of the **debt** .

Example:

:DLEVR;01:

[ **Debt** of LEVR to mature in the year 2001.1

Notes:

1 The year of maturity...

...contained

in the PBP. (See the OVERSIGHT command in Appendix 3.)

Prices are specified in **local currency** per share.

FCXX: **Foreign Currency**

This asset represents **foreign currency** for **country** XX, e.g., U.S. dollars (FCUS) or deutsche marks (PCDM). Other currencies can be readily added. The **foreign currency** is expected to be held in a liquid account yielding an appropriate rate of interest. The price is specified as **local currency per foreign currency** .

PAYOUT: Cash or Annuity

Syntax:

....future date certain are created immediately by the legislation or decree. Prices are specified in **local currency** per SMU.

SMU2: 2d Tranche of SMUs

SMU2s are analogous to SMUs, and are also...

...to the end of the year 2000 (a five year period). Prices are specified in **local currency** per SMU2.

Notes:

1 To encourage early privatization, executive and board compensation set by statute...

10/3,K/14 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00224794 \*\*Image available\*\*

**METHODS AND SYSTEMS FOR FINANCING AND INVESTING USING INCOME GROWTH SECURITIES**

**PROCEDES ET SYSTEMES DE FINANCEMENT ET D'INVESTISSEMENT UTILISANT DES TITRES A REVENU CROISSANT**

Patent Applicant/Assignee:

S E I CORPORATION,

Inventor(s):

LIGHTSTONE John B,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9222036 A1 19921210

Application: WO 92US4621 19920603 (PCT/WO US9204621)

Priority Application: US 91986 19910604

Designated States: AT AU BE CA CH DE DK ES FR GB GR IT LU MC NL SE

Publication Language: English

Fulltext Word Count: 28023

Fulltext Availability:

Detailed Description

Detailed Description



... exchange rate hedge is  
composed of two legs. The first involves borrowing (or  
lending) a **foreign currency** principal amount  
AP  
 $1+r$   
at the start of the period and paying (or receiving...

...  $r$  is the real interest  
rate and  $A$  is a constant, The second leg involves **lending**  
(or borrowing) an equivalent **domestic currency** principal  
is amount expressed  
AH AFISO  
 $1+r$   
where  $S_0$  is the current spot exchange...invested in the foreign Income  
Growth Security is  
equivalent to what was borrowed in the **domestic currency**  
SUBSTITUTE SHEET  
after conversion at the exchange rate at the beginning of  
the period. The...whose costs in terms  
of the currency of the domestic manufacturer are linked to  
their **country's** inflation and **domestic currency foreign**  
**currency** exchange rates. Historical estimates of market  
power are estimated by a regression analysis with the...178. This may  
also be stated in the  
following way. convert the borrowed  $k$  currency **loan** to an  
equivalent amount in home currency at spot rate  $S_k$ ; **lend**  
 $.k a kP k (1 +, , I) (1 +r_l)$   
 $a *PO q.$  to receive  $- 0 q...$ an  
equivalent amount in the home currency at the prevailing  
spot exchange rate by issuing **local currency** Income Growth  
Securities whose maturity structure matches the one  
specified in block 208. Expressed in a different way, the  
firm would finance each currency **loan** by borrowing an  
equivalent amount in its home currency at a spot rate  $S_{ok}$ .

The...for the firm to have its  
interest payments linked to cumulative realized inflation by  
issuing **domestic currency** Income Growth Securities. Thus  
its **debt** service (repayments of principal and interest) will  
closely match the pattern of its revenues. After...

12/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01000050 \*\*Image available\*\*

**MACHINE-IMPLEMENTABLE PROJECT FINANCE ANALYSIS AND NEGOTIATING TOOL  
SOFTWARE, METHOD AND SYSTEM**

**LOGICIEL D'OUTIL DE NEGOCIATION ET D'ANALYSE FINANCIERES DE PROJET POUVANT  
ETRE IMPLEMENTE SUR MACHINE, ET PROCEDE ET SYSTEME CORRESPONDANTS**

Patent Applicant/Assignee:

MAESTLE Wilfried A, 4200 Cathedral Avenue, N.W., Suite 919, Washington,  
DC 20016, US, US (Residence), US (Nationality)

Legal Representative:

MCKEOWN James F (agent), Crowell & Moring L.L.P., P.O. Box 14300,  
Washington, DC 20044-4300, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200330058 A1 20030410 (WO 0330058)

Application: WO 2001US30716 20011001 (PCT/WO US0130716)

Priority Application: US 2000676248 20000929; US 2001781964 20010214

Designated States: CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 80121

Fulltext Availability:

Detailed Description

Detailed Description

... be manually coded into the  
spreadsheet making the simulation laborious and error prone as  
applicable **interest rates** for individual project loans should  
only change at rollover dates and should be constant between...take fees,  
input price as a function  
of sales price) that allows the automatic variable **interest rate**  
generation, editing and simulation, nor does such a software  
package exist that permits manual interest...the supplier.

This is done through a deferral - credit mechanism. The company pays the  
full **contract** price but receives a **loan** from the off-taker equal to  
the deferred amount. The deferral credit mechanism is triggered...

12/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00822195 \*\*Image available\*\*

**FULLY FLEXIBLE FINANCIAL INSTRUMENT PRICING SYSTEM WITH INTELLIGENT USER  
INTERFACES**

**SYSTEME DE TARIFICATION D'INSTRUMENTS FINANCIERS TOTALEMENT FLEXIBLE POURVU  
D'INTERFACES UTILISATEUR INTELLIGENTES**

Patent Applicant/Assignee:

PI ETA CONSULTING COMPANY PTE LTD, The Alpha, #03-16A, 10 Science Park  
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SG (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

LAWRENCE Y D HO & ASSOCIATES (agent), 30 Bideford RD, # 07-01 Thongsia  
Bldg., Singapore 229922, SG,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200155812 A2-A3 20010802 (WO 0155812)

Application: WO 2001SG10 20010126 (PCT/WO SG0100010)

Priority Application: SG 2000513 20000128  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 21366

Fulltext Availability:  
Detailed Description

#### Detailed Description

... is at zero cost. The seller of an Interest Rate Digital Collar is usually a **lender** who enters into a financial **agreement** to simultaneously purchase an Interest Rate Digital Floor (say, with digital payout of P% and...

...it is possible for the digital payouts for the Interest Rate Digital Cap and the **Interest Rate** Digital Floor to be **different**, The **Interest Rate** Digital Collar agreement will include a reference to the interest cashflow Frequency, the LIBOR Base...

12/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00764251 \*\*Image available\*\*

#### SYSTEMS AND METHODS FOR WEALTH MANAGEMENT SYSTEMES ET PROCEDES DE GESTION DU PATRIMOINE

Patent Applicant/Assignee:

TONKA GROUP LLC, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SMITH Mark J, 13033 Ridgedale Drive, Minnetonka, MN 55350, US, US  
(Residence), US (Nationality)

Legal Representative:

VIKSNINS Ann S (agent), Schwegman, Lundberg, Woessner & Kluth, P.O. Box  
2938, Minneapolis, MN 55402, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077673 A2 20001221 (WO 0077673)  
Application: WO 2000US16804 20000616 (PCT/WO US0016804)  
Priority Application: US 99139682 19990616

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE  
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI  
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14443

Fulltext Availability:  
Detailed Description

#### Detailed Description

... formula value. The interest formula value includes an outstanding loan

value multiplied by a selected **interest rate** percentage. The **second** death benefit value is added to the first death benefit value to produce the total...

...the outstanding loan values are owed. In other words, the total loan amounts, representing a **debt** incurred through the finance **agreement** on the finance agreement side of the equation to find the accrued premiums and capitalized...

12/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00760515 \*\*Image available\*\*

**METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES**  
**PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET**  
Patent Applicant/Assignee:

HOMEQUIVEST COM INC, First Stamford Place, Building 300, 5th Floor,  
Stamford, CT 06902, US, US (Residence), US (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor:

MCNAMAR Richard T, 30 Highland Avenue, Redding, CT 06896, US, US  
(Residence), US (Nationality), (Designated only for: US)  
NOLAND Cathleen, 1040 Park Avenue, New York, NY 10028, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
RUCCI Joseph J Jr, 61 Woods End Road, New Canaan, CT 06840, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ELLIS William T (agent), Foley & Lardner, 3000 K Street, N.W., Suite 500,  
Washington, DC 20007-5109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073933 A2 20001207 (WO 0073933)  
Application: WO 2000US14728 20000526 (PCT/WO US0014728)  
Priority Application: US 99136400 19990527

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25685

Fulltext Availability:

Claims

Claim

... loan data based on computer generated projections of fixed and variable terms, amortization options, and **different interest rate** and origination fee combinations and displaying the customized mortgage data. 100. The computer implemented method...of qualifying the client for a loan in the loan component further includes calculating a **loan commitment** for a predetermined sum for a future purchase of a property by the client and storing the **loan commitment** data in the **loan** component data.

. The computer implemented method according to claim 94, further comprising the steps of...SCREEN CREDIT

HISTORY

FIGn 6A

File 344:Chinese Patents Abs Aug 1985-2003/Jan  
 (c) 2003 European Patent Office  
 File 347:JAPIO Oct 1976-2002/Dec(Updated 030402)  
 (c) 2003 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200325  
 (c) 2003 THOMSON DERWENT

?ds

Set	Items	Description
S1	130	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	650	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	665	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	268	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	8	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	0	S1 AND S2
S7	2	(LEND? OR LOAN? OR DEBT OR DEBTS) AND S2
S8	0	S1 AND S5
S9	8	S1 AND (INTEREST() (RATE OR RATES))
S10	8	S9 NOT S7

7/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 THOMSON DERWENT. All rts. reserv.

014797342

WPI Acc No: 2002-618048/200266  
Related WPI Acc No: 2002-607754  
XRPX Acc No: N02-489222

**Computerized system for E-trade global brokerage system, has global hub to electronically route transaction orders to execute affiliates and foreign exchange, where transaction takes place**

Patent Assignee: CALO B (CALO-I); JOHNSON W (JOHN-I)

Inventor: CALO B; JOHNSON W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087454	A1	20020704	US 2000259268	A	20001230	200266 B
			US 2001769036	A	20010124	

Priority Applications (No Type Date): US 2000259268 P 20001230; US 2001769036 A 20010124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020087454	A1		32	G06F-017/60	Provisional application US 2000259268

Abstract (Basic): US 20020087454 A1

NOVELTY - The computer system allows two introducing affiliates, each in a different country for accepting a transaction order from a customer and executing affiliates to execute the transaction orders. A global hub located between the affiliates electronically routes the transaction orders from introducing affiliates in a source country, to execute affiliates in a target **country** and to **foreign** exchange, where transaction takes place.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Security or commodity purchase method;
- (2) Security or commodity sales method.

USE - Computerized system for global trading of financial instruments such as stocks, securities, commodities across international boundaries using E-trade global brokerage system.

ADVANTAGE - Reduces cost of single trade by using highly automated electronic systems. Reduces risks due to price fluctuations by enabling rapid trades with electronic systems. Enables attaching better **loan** rates by providing a single global foreign exchange facility and global settlement bank for retail brokers.

pp; 32 DwgNo 0/11

Title Terms: COMPUTER; SYSTEM; TRADE; GLOBE; SYSTEM; GLOBE; HUB; ELECTRONIC; ROUTE; TRANSACTION; ORDER; EXECUTE; FOREIGN; EXCHANGE; TRANSACTION; PLACE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

7/5/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2003 THOMSON DERWENT. All rts. reserv.

014666606 \*\*Image available\*\*  
WPI Acc No: 2002-487310/200252

**Internet book store using book selling and supplying network**

Patent Assignee: JEONG J J (JEON-I)

Inventor: JEONG J J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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KR 2002006618 A 20020123 KR 200176395 A 20011204 200252 B

Priority Applications (No Type Date): KR 200176395 A 20011204

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
KR 2002006618 A 1 G06F-017/60

Abstract (Basic): KR 2002006618 A

NOVELTY - An Internet book store using a book selling and a supplying network is provided to decrease a delivery cost by ordering and transmitting books of the students through a common purchase to the same place in a bundle, thereby decreasing the number of deliveries and distributions.

DETAILED DESCRIPTION - An Internet bookstore(101) supplies a database with respect to books as reference books and a book for a special subject using a whole country network and manages at least one web site(102) for **lending** a book for a special subject and supplying specialized contents. The web site(102) is managed by the Internet bookstore(101) and supplies a database storing books necessary for students(104). A low cost book supplying company(105) consists of a book publishing company supplying books to the Internet bookstore(101), a **foreign** book importing **country**, and a secondhand book selling company. A student representing group(103) concludes a contract to the Internet bookstore(101) for distributing a profit, receives a paying price of ordered books through a network, collects information of necessary books according to schools, and supplies the information to the Internet bookstore(101).

pp; 1 DwgNo 1/10

Title Terms: BOOK; STORAGE; BOOK; SELL; SUPPLY; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

?

10/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2003 JPO & JAPIO. All rts. reserv.

07038293

**LOAN CONTRACT WITH DIFFERENCE OF INTEREST RATE DUE TO RANK  
DIFFERENCE OBTAINED BY EVALUATING SOLVENCY, COLLATERAL OR THE LIKE OF  
CONSUMER, UNDERTAKER AND GUARANTEE, AND TYPE AND BUSINESS OF CASH LOAN  
FOR CONSUMPTION CONTRACT WHEN FINANCIAL INSTITUTION CONTRACTS CONSUMER  
AND UNDERTAKER FOR LOAN CONTRACT AND CASH LOAN FOR CONSUMPTION  
CONTRACT**

PUB. NO.: 2001-265927 [JP 2001265927 A]  
PUBLISHED: September 28, 2001 (20010928)  
INVENTOR(s): KUZUU MIKIO  
APPLICANT(s): KUZUU MIKIO  
APPL. NO.: 2000-124979 [JP 2000124979]  
FILED: March 22, 2000 (20000322)  
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To allow a financial institution to loan with an **interest rate** at a low cost for safe loan and to increase an **interest rate** for loan being subject to bad loan.

SOLUTION: When the financial institution makes a **loan contract** and a cash **loan** for consumption **contract** and provides a consumer and an undertaker with cash, the financial institution evaluates and ranks all collaterals of the **loan contract** and the cash **loan** for consumption **contract**, all persons concerned such as a consumer, an undertaker and a guarantee, and all objects and all matters related to the contracts, decides an **interest rate** for all loans with the composite score of the ranks to make a loan, and reevaluates the collaterals and the persons concerned in the middle of a repayment period to change **interest rates** according to the fluctuation of the ranks. The financial institution has the types and business of **loan contracts** and cash **loan** for consumption **contracts** with the above configuration.

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10/5/2 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014412291 \*\*Image available\*\*  
WPI Acc No: 2002-232994/200229  
XRPX Acc No: N02-179379

**On-line loan reception system reduces loan interest rate for goods  
based on number of goods selected for purchasing by customer and displays  
final loan interest to customer**

Patent Assignee: KAZU ITTO KK (KAZU-N)  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002049754	A	20020215	JP 2000234808	A	20000802	200229 B

Priority Applications (No Type Date): JP 2000234808 A 20000802

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002049754	A		8	G06F-017/60	

Abstract (Basic): JP 2002049754 A

NOVELTY - A screen for enabling selection of goods or services by a customer is displayed in the customer terminal through internet. The **interest rate** of loan for the goods are reduced by a server



depending on the number of goods selected for purchasing by the customer and the final loan interest is displayed to the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for on-line loan reception method.

USE - For buying goods on **loan contract** basis through internet.

ADVANTAGE - By reducing the **loan interest rate**, utilization of loans by the user is promoted. Customer, goods manufacturers and loan providers are benefitted by this system.

DESCRIPTION OF DRAWING(S) - The figure shows an explanatory view of loan application screen. (Drawing includes non-English language text).

pp; 8 DwgNo 5/5

Title Terms: LINE; LOAN; RECEPTION; SYSTEM; REDUCE; LOAN; INTEREST; RATE; GOODS; BASED; NUMBER; GOODS; SELECT; PURCHASE; CUSTOMER; DISPLAY; FINAL; LOAN; INTEREST; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014372040 \*\*Image available\*\*

WPI Acc No: 2002-192743/200225

XRPX Acc No: N02-146365

Contract **modification system judges whether loan period is extendable, based on which interest rate for the loan is displayed to customer**

Patent Assignee: AIFURU KK (AIFU-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024543	A	20020125	JP 2000205356	A	20000706	200225 B

Priority Applications (No Type Date): JP 2000205356 A 20000706

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002024543	A	14	G06F-017/60	

Abstract (Basic): JP 2002024543 A

NOVELTY - A transmitter transmits an enquiry message to a **loan contract** schedule unit (1031), to judge whether a specific loan period is extendable. The **interest rate** for the loan in the extendable period is displayed to the customer, based on the judgment result. The **loan contract** is modified by including the **loan interest rate**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for contract modification method.

USE - **Loan contract** modification system using network.

ADVANTAGE - The customer can conveniently modify the **loan contract**, even from a remote place through a mobile phone or the network. The work load at the loan center is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows an example of the contract modification system network. (Drawing includes non-English language text).

**Loan contract** schedule unit (1031)

pp; 14 DwgNo 1/18

Title Terms: CONTRACT; MODIFIED; SYSTEM; JUDGEMENT; LOAN; PERIOD; EXTEND; BASED; INTEREST; RATE; LOAN; DISPLAY; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/4 (Item 3 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014270837 \*\*Image available\*\*  
WPI Acc No: 2002-091538/200213  
XRPX Acc No: N02-067433

**Electronic auction system for financial services e.g. business loans wherein agreement is reached between the borrower and lender(s) over loan amounts and interest rates automatically**  
Patent Assignee: TOSHIBA KK (TOKE ); KINYU KOGAKU KENKYUSHO KK (KINY-N); MIWA GINKO KK (MIWA-N); SHIRAKAWA H (SHIR-I); WAYO INT CONSULTING KK (WAYO-N); ENDO S (ENDO-I); MATSUMURA Y (MATS-I); MIYOSHI M (MIYO-I); NISHIKAWA T (NISH-I); OHMORI K (OHMO-I); UCHIHIRA N (UCHI-I)  
Inventor: ENDO S; MATSUMURA Y; MIYOSHI M; NISHIKAWA T; OHMORI K; SHIRAKAWA H; UCHIHIRA N  
Number of Countries: 028 Number of Patents: 003  
Patent Family:  

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1122664	A2	20010808	EP 2001102175	A	20010202	200213 B
US 20010020233	A1	20010906	US 2001773913	A	20010202	200213
JP 2001216403	A	20010810	JP 200028108	A	20000204	200213

Priority Applications (No Type Date): JP 200028108 A 20000204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1122664	A2	E	30	G06F-017/60	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20010020233	A1			G06F-017/60	
JP 2001216403	A		16	G06F-017/60	

Abstract (Basic): EP 1122664 A2

NOVELTY - Both the borrower and lender register with the system. The lender specifying the amount they wish to invest and the **interest rates** they expect. The borrower give details of their business security e.g. a balance sheet and the reason for the loan e.g. equipment investment and requests a loan amount and repayment rate. The system then matches the two requests or gathers more than one lender to match the requested amount.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the auction method used to reach **loan agreements**.

USE - To provide a financing service for business loans that allows lenders and borrowers to negotiate directly.

ADVANTAGE - This system operates outside the mainstream banking system and allows direct contact between lenders and borrowers, hence the **interest rates** and decision times on loans are much lower. The system also allows multiple lenders to make a loan if no one lender can meet the required amount.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the loan tendering process

pp; 30 DwgNo 2/6

Title Terms: ELECTRONIC; AUCTION; SYSTEM; FINANCIAL; SERVICE; BUSINESS; AGREE; REACH; LOAN; AMOUNT; INTEREST; RATE; AUTOMATIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

10/5/5 (Item 4 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014209150

WPI Acc No: 2002-029847/200204

XRPX Acc No: N02-023122

Loan contract for providing housing loan , involves deciding interest rate based on evaluation of repayment capability of concerned persons

Patent Assignee: KUZUO M (KUZU-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001265927	A	20010928	JP 2000124979	A	20000322	200204 B

Priority Applications (No Type Date): JP 2000124979 A 20000322

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001265927	A		4 G06F-017/60	

Abstract (Basic): JP 2001265927 A

NOVELTY - Payment capability of persons who opt for loan, industry persons and guarantors is evaluated and reduced. Based on the ranking, the **interest rate** for providing loans such as housing loans is decided.

USE - For providing loans such as housing loan.

ADVANTAGE - Since the **interest rate** is decided based on the repayment capability of concerned persons, repayment of the loan is ensured, thereby avoiding debt, resulting in increased customers and transactions.

pp; 4 DwgNo 0/0

Title Terms: LOAN; CONTRACT; HOUSING; LOAN; DECIDE; INTEREST; RATE; BASED; EVALUATE; REPAYMENT; CAPABLE; CONCERN; PERSON

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013843656 \*\*Image available\*\*

WPI Acc No: 2001-327869/200134

XRPX Acc No: N01-235920

Computer based method for service contract aggregation, involves accepting term of payment by service buyer for purchase of service configuration based volume discount pricing

Patent Assignee: EVULKAN INC (EVUL-N)

Inventor: JANKOVIC D; MIHAESCU M F

Number of Countries: 090 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115044	A1	20010301	WO 2000US22931	A	20000821	200134 B
AU 200067936	A	20010319	AU 200067936	A	20000821	200136

Priority Applications (No Type Date): US 99379394 A 19990823

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200115044	A1	E 34	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200067936 A G06F-017/60 Based on patent WO 200115044

Abstract (Basic): WO 200115044 A1

NOVELTY - The service configuration for service within arrangement of volume discount pricing between service provider and service contract aggregator, is created. Percentage of volume discount pricing within provided service configurations, is passed to service buyer. Term of payment is accepted by service buyer for purchase of service configurations, based on volume discount pricing.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer based system for service contract aggregation.

USE - For perpetual aggregation of service contracts e.g. electricity, gas, water, sewage, telecommunication services like as long distance, local phone access, Internet access, cable television, or wireless service access, and auto insurance, equipment leases, magazine subscriptions, subscriptions, office supplies, software maintenance contracts, web site hosting, credit card, loan or mortgage interest rates or monthly payments.

ADVANTAGE - Eliminates buying cycle and provides for true buying club because buyers are allowed to join at any time and start receiving service without waiting for some buying service completion accordingly price of service go down and more and more buyers join.

DESCRIPTION OF DRAWING(S) - The figure shows the over view diagram of service contract aggregation system.

pp; 34 DwgNo 1/5

Title Terms: COMPUTER; BASED; METHOD; SERVICE; CONTRACT; AGGREGATE; ACCEPT; TERM; PAY; SERVICE; BUY; PURCHASE; SERVICE; CONFIGURATION; BASED; VOLUME; DISCOUNT; PRICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/7 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012745424 \*\*Image available\*\*

WPI Acc No: 1999-551541/199946

XRPX Acc No: N99-408091

Computer system for credit-driven analysis of pools of assets, such as fixed income obligations, including commercial and residential mortgages, loan, debenture, note, commercial paper

Patent Assignee: CHARTER RES CORP (CHAR-N); ERVOLINI M A (ERVO-I); HAIG H J A (HAIG-I); MEGLIOLA M A (MEGL-I)

Inventor: ERVOLINI M A; HAIG H J A; MEGLIOLA M A

Number of Countries: 085 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9946710	A1	19990916	WO 99US5373	A	19990310	199946 B
AU 9930811	A	19990927	AU 9930811	A	19990310	200006
EP 1062612	A1	20001227	EP 99912437	A	19990310	200102
			WO 99US5373	A	19990310	
JP 2002507029	W	20020305	WO 99US5373	A	19990310	200220
			JP 2000536024	A	19990310	
US 20020035530	A1	20020321	US 9841500	A	19980312	200224

Priority Applications (No Type Date): US 9841500 A 19980312

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9946710	A1	E	25	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9930811 A G06F-017/60 Based on patent WO 9946710  
EP 1062612 A1 E G06F-017/60 Based on patent WO 9946710  
Designated States (Regional): AT BE CH DE DK ES FI FR GB IE IT LI NL SE  
JP 2002507029 W 37 G06F-017/60 Based on patent WO 9946710  
US 20020035530 A1 G06F-017/60

Abstract (Basic): WO 9946710 A1

NOVELTY - A projection module (20) modulates the rate of prepayment for each asset separately over a projection period. A prepayment module (25) identifies the assets for repay in the projection period, when prepayment is permitted in the projection period and refinancing in the projection period results in a prespecified level of net new proceeds.

USE - For credit-driven analysis of pools of assets, such as fixed income **obligations**, including commercial and residential mortgages, **loan**, debenture, note, commercial paper.

ADVANTAGE - Improves credit-driven analysis by considering combination of **interest rates** and credit quality which drive asset performance or by incorporating financial reporting. Allows investors to differentiate risks more clearly within transactions. Differences in character of given asset pool and performance of underlying collateral are immediately expressed as differences in bond prices.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the computer system.

Projection module (20)

Prepayment module (25)

pp; 25 DwgNo 2/2

Title Terms: COMPUTER; SYSTEM; CREDIT; DRIVE; ANALYSE; POOL; FIX; INCOME; COMMERCIAL; RESIDENCE; LOAN; NOTE; COMMERCIAL; PAPER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/8 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004635519

WPI Acc No: 1986-138862/198622

XRPX Acc No: N86-102613

**Re-structuring debt obligations issued as bonds - to evaluate cash flows and current value of bond and create serial issue of zero coupon bonds**

Patent Assignee: LAZARD FRERES & CO (LAZA-N)

Inventor: FINNERTY J D; ROBERTS P A

Number of Countries: 012 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 182450	A	19860528	EP 85301886	A	19850319	198622 B
US 4648038	A	19870303	US 84673854	A	19841121	198711
US 4739478	A	19880419	US 86911770	A	19860926	198818

Priority Applications (No Type Date): US 84673854 A 19841121

Cited Patents: DE 2929754; US 4390968

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 182450 A E 33

Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE

Abstract (Basic): EP 182450 A

A bond is defined in a data entry step in terms of its issue date, coupon rate, original issue yield, table of call prices, per amount of sinking fund and its maturity date. An array is generated to show the outstanding principal in each sinking fund at each interest payment date, and an array is generated to show the corresponding principal

repayments. A further array shows interest repayments for each sinking fund at the interest payment dates. A further array shows the accounting and tax basis for each sinking fund at the appropriate interest payment date. Finally, an array to show tax deductions and the subsequent cash flow is produced.

Data concerning the current market are entered. These include the date at which a debt-for-debt exchange occurs and the current price or yield of the old bond. Further steps determine if the value entered is the price or the yield. The price is augmented by accrued interest. The system then determines a new serial zero coupon issue, determines the market value of the new issue and determines the potential gain to be got from a debt-for-debt exchange.

ADVANTAGE - System user is assisted in making decision whether to call any zero coupon bond for redemption and if so, which ones to redeem. (33pp Dwg.No.0/5)

Title Terms: STRUCTURE; ISSUE; BOND; EVALUATE; CASH; FLOW; CURRENT; VALUE; BOND; SERIAL; ISSUE; ZERO; COUPON; BOND

Derwent Class: T01

International Patent Class (Additional): G06F-015/30

File Segment: EPI

File 2:INSPEC 1969-2003/Apr W3  
(c) 2003 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2003/Mar  
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File 233:Internet & Personal Comp. Abs. 1981-2003/Mar  
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 474:New York Times Abs 1969-2003/Apr 28  
(c) 2003 The New York Times  
File 475:Wall Street Journal Abs 1973-2003/Apr 28  
(c) 2003 The New York Times

?ds

Set	Items	Description
S1	6618	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	41849	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	4085	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	8331	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	1251	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	78	S1 AND S2
S7	0	S6 AND S3
S8	3	S6 AND S4
S9	3	RD (unique items)
S10	0	S6 AND S5
S11	7	S1 AND S3
S12	7	S11 NOT S9
S13	7	RD (unique items)
S14	10	S1(5N)S4
S15	10	S14 NOT (S9 OR S13)
S16	10	RD (unique items)

9/5/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01893749 ORDER NO: AADAA-I3057220

See how they run: **Linkages between national elections and the behavior of international banking flows in developing countries**

Author: Uhlmann, Philipp Andre

Degree: Ph.D.

Year: 2002

Corporate Source/Institution: Fletcher School of Law and Diplomacy  
(Tufts University) (0930)

Chair: Laurent L. Jacque

Source: VOLUME 63/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2298. 446 PAGES

Descriptors: BUSINESS ADMINISTRATION, BANKING ; ECONOMICS, FINANCE

Descriptor Codes: 0770; 0508

ISBN: 0-493-72410-9

This dissertation studies 115 national elections in 35 developing countries over a fifteen-year period from 1985 to 1999. Pooled time-series data on five classifications of banking flows are considered, as well as country specific data originating from banks in 14 leading developed countries. Relying on data published by the Bank for International Settlements, I find the presence of an "election effect," a risk that may cause international banks to reduce credit exposures to a given country in the period before a national election. Such actions may contribute to the potential for ex-ante and ex-post electron liquidity crises. Credit squeezing behavior by bankers before, during and after national elections may be an attempt to reduce heightened default and renegotiation risks, a financial counterbalance to the behavior of opportunistic and/or partisan politicians seeking reelection. A framework is developed to show that there is an intersection between political business cycle theory and research into banking and currency crises. The focus of the framework is on the behavioral aspects of risk decisions rather than measurement of asset price changes. The framework, as it applies to transaction volumes and liquidity, can also be applied to other asset markets, including bonds, equities and foreign direct investments.

National elections may be a country's most important validation of democracy and the rule of law. In open elections, citizens choose from a competitive roster of candidates, thereby formalizing principal - agent relationships. In emerging markets, not all elections are competitive, a factor accounted for in this research. Elections imply uncertainty because they may bring about policy evolution in a host of areas, both political and economic in nature. I argue that bankers believe in the existence of opaque political actions, including those designed solely to ensure reelection. These actions may damage a country's development prospects. Furthermore, elections may affect a country's ability and willingness to honor international **debt contracts**. A variety of political control variables are used to test the importance of election rules, fraud, executive power and political parties.

Distribution of pre-election goodies may cause a country's balance of payments position to deteriorate as external **debt** increases, particularly short-term **obligations**. Further, in the period before an election, international reserves may silently fall as governments expend hard currency holdings, an attempt to maintain inflated **local currency** values. A financial crisis in one developing country may also affect the supply and price of credit in **other countries**, thereby disrupting international financial markets. This research controls for pre-existing banking and currency crises in order to isolate the election effects on international banking flows. The concept of a liquidity event, as it pertains to international banking claims is introduced and tested. This dissertation postulates that any election effect is supply-side driven, rather than representing reduced demand by developing country borrowers.



9/5/2 (Item 1 from file: 583)  
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06687706  
Moody's lowers ratings  
MALAYSIA: LOWERED RATINGS BY MOODY  
New Straits Times (XAS) 15 Sep 1998 p. 21  
Language: ENGLISH

Further downgrading is said to be possible for Malaysia by Moody's Investors Service. The ratings agency downgraded medium term **foreign currency** bonds by Petroleum Nasional Bhd (Petronas), Telekom Malaysia Bhd and Tenaga Nasional Bhd as well as by the Malaysian government to Baa-3. Bank deposits for Malaysia were downgraded from Baa-1 to Baa-3. Dropping from Baa-2 to Baa-3 is the Malaysian long-term **foreign - currency country** ceiling. Moody also dropped from prime-3 to not prime for Malaysia's short-term rating for the country's bank deposits and **debt obligations**.

COMPANY: MOODY'S INVESTORS SERVICE

PRODUCT: Credit Risk (6020CR);  
EVENT: null (00);  
COUNTRY: Malaysia (9MAO);

9/5/3 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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03390369  
BANKS ARE BLAMED FOR FREEZE ON DEBT REPAYMENTS  
BULGARIA - BANKS ARE BLAMED FOR FREEZE ON DEBT REPAYMENTS  
Financial Times (C) 1991 (FT) 5 April 1990 p2

The Bulgarian Foreign Trade Bank has said that the country's recent decision to freeze its foreign debt repayments was partly a result of 'the abstention by a number of financial institutions from cooperation', which aggravated Bulgaria's payments problems and its shortage of **foreign currency**. The Bulgarian message to **foreign** banks said that the **country** is now in a 'difficult and painful' economic crisis, which left it unable to meet in full its **debt obligations**. It suggested discussions with individual banks however, and said that Bulgarian plans to begin govt-to-govt negotiations. Bankers believe that while they may be partly to blame for the Bulgarian debt crisis, the problem would make international banks less willing to consider new loans to E Europe.  
Copyright: Financial Times Ltd 1991

PRODUCT: Unclassified Business (9990);  
EVENT: NATIONAL GOVT LOANS & GRANTS (90);  
COUNTRY: Bulgaria (6BUL);  
?

13/5/1 (Item 1 from file: 583)  
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06180042  
12 banks in \$60m S'pore loan deal for L&M Int'l  
SINGAPORE: S\$ 60 MN LOAN DEAL FOR L&M INT'L  
Business Times (XBA) 20 July 1995 P. 18  
Language: ENGLISH

ABN Amro Asia, had been given the mandate to arrange a S\$ 60 mn bond guarantee facility and a **multi - currency** revolving credit to L&M International, a fully owned subsidiary of L&M Group Investments. The syndicated **agreement** allows for **loan** drawdowns in **multi - currencies** to match the firms' overseas operations and offers better commercial terms than the existing bilateral banking loans. Proceeds will be used to finance working capital requirements for future local and overseas operations as well as to finance new contracts. Participating in this deal are 3 local banks, DBS, OUB and Tat Lee Bank and 9 other foreign banks.

COMPANY: TAT LEE BANK; OUB; DBS; L&M GROUP INVESTMENTS; L&M INTERNATINAL;  
ABN AMRO ASIA

PRODUCT: Capital & Loanable Funds (E5630); Loan Syndicators (6164);  
International Lending (6020IL);  
EVENT: Capital Expenditure (43); Use of Materials & Supplies (46);  
Contracts & Orders (61);  
COUNTRY: Singapore (9SIN);

13/5/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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04462435  
ANPC agrees loan of USD1r220m  
NETHERLANDS - ANPC AGREES USDLR220 MIL LOAN  
Lloyds List (LL) 17 August 1991 p8

Amoco Netherlands Petroleum Company (ANPC), Amoco (US) wholly-owned subsidiary, has entered into a deal setting up a USD1r220 mil loan facility for the development of new offshore natural gas finds in two blocks, P/15 and P/18, where ANPC has interests and is the operator. Production is due to start late 1993, with around 500 mil cu ft/d of gas in total processing capacity. The **multi - currency loan agreement** is with Bankamerica and ABN Amro, with 14 additional banks from nine countries also participating. The govt in the Netherlands has still to formally approve the development plans for the the P/15 and P/18 gasfields.

COMPANY: AMCO NETHERLANDS PETROLEUM COMPANY; BANKAMERICA; ABN AMRO

PRODUCT: Oil & Gas Extraction (1300); Gas Extraction (1300GE); Crude Oil &  
Natural Gas (1310); Gas Exploration (1310GA);  
EVENT: NEW CAPACITY (44); CAPITAL EXPENDITURE (43); LOAN RECEIPTS (82);  
COUNTRY: Netherlands (4NET); United States (1USA); OECD Europe (415);  
European Economic Community Countries (419); NATO Countries (420);  
North American Countries (111); South East Asia Treaty Organisation (913);

13/5/3 (Item 3 from file: 583)  
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03782106

Prestamo sindicado del Chase Manhattan a Union Fenosa  
SPAIN - CHASE MANHATTAN MAKES LOAN TO UNION FENOSA  
Gaceta de Los Negocios & Dinero (DIN) 12 October 1990 p7  
Language: Spanish

Union Fenosa (Spain), electricity company, has signed a **multi - currency** syndicated **loan agreement** with Chase Manhattan (US) whereby Chase will lend Fenosa USD1r42.5 mil (Pta4.25 bil). The loan will be used for refinancing existing operations and improving conditions.\*

PRODUCT: Electric Utilities (4910); Electricity Transmission & Distrib (4912); Electricity Sales (4913); Financial Services (6000);  
EVENT: COMPANIES ACTIVITIES (10);  
COUNTRY: United States (1USA); Spain (4SPA); Mediterranean Countries (413); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/4 (Item 4 from file: 583)  
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03062348  
COGECOM EXTENDS **MULTI - CURRENCY LOAN AGREEMENT**  
FRANCE - COGECOM EXTENDS **MULTI - CURRENCY LOAN AGREEMENT**  
INF Telecom & Telematique (ITT) 23 November 1989 p2  
Language: French

The Credit Commercial de France and Paribas have extended their **multi - currency multiple option loan agreement** with Cogecom of the France Telecom group from FFr400 mil to FFr1 bil. Cogecom will use the funds to finance investment in its Telesystemes, France Cables et Radio, EGT, CAT, TSM and Transpac subsidiaries, promoting overseas expansion.

PRODUCT: Communications (4800); Public Telephone Systems (4811PT);  
EVENT: RECEIPT OF FUNDS (82);  
COUNTRY: France (4FRA); Northern Europe (414); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

13/5/5 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
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07426246 NYT Sequence Number: 106160960427  
**US-BACKED PACT PUTS JAPAN IN NEW ROLE IN ASIAN FINANCE**  
New York Times, Col. 1, Pg. 40, Sec. 1  
Saturday April 27 1996  
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT:  
Japan concludes **currency** pact with **several** neighboring countries in effort to expand its role in guarding against turmoil in currency markets in Asia; under **agreements**, Japan would effectively **lend** money to seven central banks against United States Treasury securities and then reverse those deals in what are called repurchase agreements (S)

DESCRIPTORS: Currency; International Trade and World Market; Finances  
GEOGRAPHIC NAMES: Far East, South and Southeast Asia and Pacific Areas;  
Japan

13/5/6 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs  
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01125954 NYT Sequence Number: 075098810815

**Bolivian Government is apparently suffering from severe shortage of cash, having issued \$10 million in checks in past four weeks that foreign banks have refused to honor. Bolivian central bank pres Guido Salinas Vasquez asserts checks have bounced because foreign banks, mostly US, have 'suspended advances' on lines of credit, although some NYC banks deny this. Bolivia is negotiating with IMF for new loans, and Bolivian officials hope IMF agreement would lead to new lines of credit with foreign banks. IMF's demands for belt-tightening, if accepted by Bolivia, are expected to cause difficult political problems for Bolivia's military Government. Bolivia's long-term foreign debt is \$2.3 Billion. Many private bankers believe Bolivia's currency reserves are nearly nil**  
(M.)

SCHUMACHER, EDWARD

New York Times, Col. 5, Pg. 1

Saturday August 15 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: INTERNATIONAL MONETARY FUND (IMF)

DESCRIPTORS: FOREIGN EXCHANGE RESERVES; FOREIGN AID; DEBT; INTERNATIONAL CREDIT; FINANCES; BANKS AND BANKING

PERSONAL NAMES: SCHUMACHER, EDWARD; SALINAS VASQUEZ, GUIDO

GEOGRAPHIC NAMES: BOLIVIA

13/5/7 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

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01086446 NYT Sequence Number: 005163770502

**IMF mtgs repty produce agreements on expanding IMF's lending resources and policing currency-exch rate system but leave many important questions unanswered. Reprs agree in principle to establish 'supplementary' loan kitty to help nations with balance-of-payments problems and to need for 'adequate increase' in IMF's regular loan resources. Do not determine how large new loan facility should be or how much regular lending resources should be expanded. Managing dir H Johannes Witteveen notes eventual size of kitty is expected to be \$16.2 Billion. Principles on exch-rate are viewed as so broad that they are not likely to have significant impact on operation of 'floating' rate system. Reprs repty pvtly express concern over ability of US, Japan and W Ger to reach their econ growth goals this yr. W Ger Finance Min Hans Apel expresses confidence that W Ger will attain its target of 5% real growth**  
(M.)

LEVINE, RICHARD J

Wall Street Journal, Col. 2, Pg. 4

Monday May 2 1977

DOCUMENT TYPE: Newspaper; Statistics JOURNAL CODE: WSJ LANGUAGE: English RECORD TYPE: Abstract

COMPANY NAMES: INTERNATIONAL MONETARY FUND (IMF)

DESCRIPTORS: CONVENTIONS AND CONFERENCES; CREDIT (GENERAL); ECONOMIC CONDITIONS AND TRENDS; EXCHANGE RATES (CURRENCY); FOREIGN AID; INTERNATIONAL CREDIT (GENERAL); INTERNATIONAL RELATIONS

PERSONAL NAMES: LEVINE, RICHARD J; WITTEVEEN, HENDRIKUS JOHANNES; APEL, HANS (MIN)

GEOGRAPHIC NAMES: WEST GERMANY; JAPAN; UNITED STATES

16/5/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09937507

Moody's upgrades China ratings

China: Moody raises ratings for China to positive  
South China Morning Post (XKT) 23 Nov 2002  
Language: ENGLISH

Moody's Investor Service boosted its A3-rated long-term foreign currency bonds of China to positive from stable on 22 November 2002. The rating company also increased its China's Baal bank deposit ratings on **foreign currency debt** and deposit **obligations** of state-held banks and policy banks to positive from stable.

COMPANY: MOODY'S INVESTOR SERVICE

PRODUCT: Capital & Loanable Funds (E5630); Loan Syndicators (6164);  
International Lending (6020IL);  
EVENT: Market & Industry News (60);  
COUNTRY: China (9CHN);

16/5/2 (Item 2 from file: 583)  
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09932035

Moody's upgrades ratings outlook on Korea to 'positive'

South Korea: Credit ratings from Moody's improved  
The Korea Herald (XBF) 16 Nov 2002  
Language: ENGLISH

Progressive improvements in external payment of the country as well as the reorganisation of the corporate and financial industry of South Korea have led to an improved ratings from Moody's Investors Service (Moody's). The followings have been upgraded from "stable" to "positive" by Moody's: - "A3" ceiling for bonds and bank deposits; and - "A3" ratings for domestic and **foreign currency debt obligations**.

COMPANY: MOODY'S INVESTORS SERVICE

PRODUCT: Capital & Loanable Funds (E5630); Loan Syndicators (6164);  
International Lending (6020IL);  
EVENT: Market & Industry News (60);  
COUNTRY: South Korea (9SOK);

16/5/3 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09895954

Ahmedabad Electricity to swap forex loan with ONGC

India: AEC eyes to raise Rs 2bn to revamp system  
The Economic Times (YZY) 03 Oct 2002  
Language: ENGLISH

India's power generation cum distribution concern, Ahmedabad Electricity Company (AEC) intends to raise some Rs 2bn (US\$ 41.31mn) funds to improve its distribution and transmission system. In addition, the firm is also looking into the possibility to expand its licensed areas particularly to the Ahmedabad Urban Development Authority (AUDA) when its privatisation pushes through. Separately, AEC has forged two **foreign currency loan**

swap **agreements** as follow:- - to swap a US\$ 10mn foreign currency loan to be disbursed by International Finance Corporation (IFC) with a key financial institution in India <name undisclosed>. The financial institution will offer a Rs 235mn (US\$ 4.85mn) counterpart rupee fund to AEC; and - to swap a SFr 16mn (US\$ 10.75mn) foreign currency loan to be obtained from IFC with a Rs 352.8mn (US\$ 7.29mn) counterpart rupee funds from Oil and Natural Gas Corporation of India. Both swap deals will be performed via Standard Chartered Grindlays Bank.  
COMPANY: AHMEDABAD ELECTRICITY; AEC; OIL & NATURAL GAS; STANDARD CHARTERED GRINDLAYS BANK; INTERNATIONAL FINANCE; IFC

PRODUCT: Gas Utilities (4920); Oil (2910); Civil Engineering (1600CE);  
Local Electricity Distribution (4912LE);  
EVENT: Company Financial Data (80); Capital Expenditure (43);  
COUNTRY: India (9IND);

16/5/4 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09802092  
**Foreign currency loan market contracts signed**  
China: Shenzhen enters loan foreign currency market  
Shenzhen Daily (UFY) 19 Jun 2002  
Language: ENGLISH

Shenzhen has entered the unified inter-bank **foreign currency loan** market after an intermediary service **agreement** was inked between China Foreign Exchange Transaction Center (CFETC) and 11 financial institutions, including Shenzhen Development Bank, China Merchants Bank, Guosen Securities and Fuji Bank Shenzhen branch. The joining of Shenzhen into the market will help Shenzhen's small financial institutions in promoting foreign funds' distribution and flow, and managing foreign currency.

COMPANY: SHENZHEN DEVELOPMENT BANK; CHINA MERCHANTS BANK; GUOSEN SECURITIES; FUJI BANK SHENZHEN

PRODUCT: Capital & Loanable Funds (E5630);  
EVENT: Company Formation (12); Company Formation (14);  
COUNTRY: China (9CHN);

16/5/5 (Item 5 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09592588  
**Dai-Ichi Mutual To Buy More Foreign Securitised Debt**  
Japan: Dai-Ichi to invest v 2.5 bn to buy CDOs  
Nikkei Net Interactive (ATM) 06 Sep 2001 NikkeiFinancial Daily Online  
Language: ENGLISH

In September 2001, Dai-Ichi Mutual Life Insurance Co (Dai-Ichi) is planning to spend around v 2.5 bn to buy collateralized **debt obligations** (CDOs) in **foreign - currency**. This is part of its efforts to diversify its investments. In fiscal 2001, the company is planning to invest an amount of v 10 bn on CDOs, it has already invested around v 2.5 bn in July on high-yield bonds as collateral.

COMPANY: DAI-ICHI MUTUAL LIFE INSURANCE

PRODUCT: Insurance (6300);  
EVENT: Company Financial Data (80);  
COUNTRY: Japan (9JPN);

16/5/6 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06682421  
Downgrade threat hits bruised economy  
HONG KONG: MOODY'S TO DOWNGRADE A3 DEBT RATING  
South China Morning Post (AHI) 05 Sep 1998 p.b1  
Language: ENGLISH

Moody's Investors Service considers downgrading Hong Kong's A3 debt rating and Prime-2 foreign currency ceilings for short-term debt obligations and bank deposits. This reflected economic recession in Hong Kong and an expected drop in the Hong Kong Monetary Authority's foreign assets due to its intervention in stock market. Moody's said confidence in the pegged exchange rate was further undetermined due to market fear of a yuan devaluation. \*

COMPANY: MOODY'S INVESTORS SERVICE

PRODUCT: Credit Risk (6020CR);  
EVENT: Company Financial Analysis (85);  
COUNTRY: Hong Kong (9HON);

16/5/7 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06108769  
Bank reform legislation coming soon  
CHINA: STATE TO ENACT 4 MAJOR LAWS SOON  
China Daily Business Weekly (XKP) 29 Jan - Feb 41995 P.3  
Language: ENGLISH

China will enact 4 major laws, including the Central Bank Law, the Commercial Bank Law, Insurance Law and Negotiable Instrument Law, before this June in a bid to lay down the foundation of reforming its banking system, according to a senior official of the People's Bank of China. The Central Bank Law will be submitted to the National People's Congress (NPC) in March for discussion and approval. Then, the other three will be mooted by the NPC before June. 10 other regulations and rules in various fields like private savings, private loans, trust management, loans contracts, mortgage loans, foreign currencies, domestic institutions' guarantees of overseas investors are believed to put into effect in 1995. \*

COMPANY: PEOPLE'S BANK OF CHINA

PRODUCT: Economic Programmes (9108); Banking Institutions (6010);  
Insurance (6300);  
EVENT: Government Regulations (93); National Government Economics (94);  
COUNTRY: China (9CHN);

16/5/8 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
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00823618 NYT Sequence Number: 094396771105  
Bank of Japan official repts that country's Ministry of Finance holds about \$7 billion in deposits and loans outstanding to Japanese commercial banks that are not counted in Japan's foreign currency reserves. Notes that money is in form of foreign currency deposits from Finance Ministry

and loans to banks in 'swap' agreement to promote imports. If added to reserves, Japan's foreign currency holdings would total \$26 billion. Deposits from Finance Min are tied to collapse of W Ger's Herstatt bank in '72, after which Japanese banks were effectively barred from easy borrowing overseas. Published repts assert that Japan intends to reduce its foreign reserves by importing and stockpiling strategic raw materials. Anticipated purchases could result in some of biggest spot purchases ever on internatl commodities markets. Govt of Japan is interested in buying approx 10,000 tons of uranium oxide from US. Photo of US Amb Mike Mansfield with Japan's Prime Min Takeo Fukuda (S).)

Associated Press

New York Times, Col. 1, Pg. 27

Saturday November 5 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Photo

COMPANY NAMES: BANKHAUS ID HERSTATT (COLOGNE, WEST GER); BANK OF TOKYO

DESCRIPTORS: &L; &l; BANK FAILURES; BANKS AND BANKING; CREDIT; CURRENCY;

DEPARTMENTS AND AGENCIES; FOREIGN EXCHANGE RESERVES; FUTURES TRADING;

INTERNATIONAL TRADE AND WORLD MARKET; INTERNATIONAL TRADE AND WORLD

MARKET (GENERAL); POLITICS AND GOVERNMENT; URANIUM

PERSONAL NAMES: FUKUDA, TAKEO; MANSFIELD, MIKE (AMB) (MICHAEL J)

GEOGRAPHIC NAMES: JAPAN; UNITED STATES

16/5/9 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

01154862 NYT Sequence Number: 005590810507

**Egyptian Government official reports Britain has committed itself to providing \$214 million in credit facilities for Cairo's wastewater project, as well as \$71 million in grants for related tunnel project.**

**Notes agreement, plus \$125 million loan from US, completes necessary foreign currency funds needed for project (S).)**

Associated Press

Wall Street Journal, Col. 6, Pg. 30

Thursday May 7 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: FOREIGN AID; BRIDGES AND TUNNELS; CREDIT; SEWERS; SEWAGE AND INDUSTRIAL

GEOGRAPHIC NAMES: GREAT BRITAIN; UNITED STATES; CAIRO (EGYPT); EGYPT, ARAB REPUBLIC OF

16/5/10 (Item 2 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

01110672 NYT Sequence Number: 009902781201

**Philippine Long Distance Telephone Co arranges for \$26 million of credit with group of banks led by Chase Manhattan Asia Ltd. Funds will be used to refinance part of company's foreign - currency term- loan obligations (S).)**

Wall Street Journal, Col. 2, Pg. 35

Friday December 1 1978

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CHASE MANHATTAN ASIA LTD; PHILIPPINE LONG DISTANCE TELEPHONE CO

DESCRIPTORS: CREDIT; INTERNATIONAL CREDIT



?ds

Set	Items	Description
S1	15	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	185	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR C- OUNTRIES)
S3	210	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	35	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	3	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	0	S1 AND S2
S7	0	S1 AND S3
S8	0	S1 AND S4
S9	0	S1 AND S5
S10	18	(LEND? OR LOAN? OR DEBT OR DEBTS) AND (S2 OR S3 OR S4 OR S-5)
S11	17	S10 NOT PY>2001

11/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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01715522 DOCUMENT TYPE: Product

**PRODUCT NAME: UNIVCONV--Universal Convertibles Add-in 8.2 (715522)**

MB Risk Management (576646)  
29 Warnford Ct Throgmorton St  
London, EC2N 2AT United Kingdom  
TELEPHONE: ( ) 762-82007

RECORD TYPE: Directory

CONTACT: Sales Department

UNIVCONV--Universal Convertibles Add-in 8.2 is a convertible bonds pricing and risk management system. It handles portfolios with structured calls, puts and conversion schedules, non-stationary share/bond correlation, time-dependent credit spreads, discrete and continuous dividends, cross-currency and multiple conversion ratio resets. The add-in can be linked with most real-time feeds to provide a dynamic analytical environment that continuously marks to market multicurrency portfolios and improves profit and loss and risk monitoring. Features include DECS (dividend enhanced common stock/ debt exchangeable for common stock) support; multiple CHAIN resettables support; bonds can be defined in terms of explicit cash flows, enabling the analysis of irregular coupon bonds (including step-ups, step-downs and rollercoasters); the ability to price mandatory convertibles and warrants; the ability to calculate the implied credit spread and the implied yield volatility from a convertible bond; and enhanced dividend escrow support.

DESCRIPTORS: Bond Market; Investment Analysis; Risk Analysis

HARDWARE: IBM PC & Compatibles  
OPERATING SYSTEM: Excel; OS/2; Windows  
PROGRAM LANGUAGES: Not Available  
TYPE OF PRODUCT: Micro  
POTENTIAL USERS: Investment Houses, Money Managers, Corporate Treasurers, Investors  
PRICE: \$4,799; Internet demo available

TRAINING AVAILABLE: Fax support; e-mail support; telephone support; technical support; support contracts available  
REVISION DATE: 19990929

11/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

01645265 DOCUMENT TYPE: Product

**PRODUCT NAME: FACTOR/PC 3.72 (645265)**

Distinctive Solutions Corp (379344)  
555 Chorro St #B  
San Luis Obispo, CA 93405 United States  
TELEPHONE: (805) 544-8327

RECORD TYPE: Directory

CONTACT: Sales Department

FACTOR/PC 3.72 handles all phases of a factoring and accounts receivable purchasing operation where the **lending** institution purchases the invoices from a client and advances **money** based on **various** parameters. Features include fee calculation by rate table or interest rate/invoice or schedule; holdback of reserves; recourse or non-recourse financing; comprehensive credit and concentration analysis; unlimited notes per debtor and invoice; designed to facilitate telephone verifications; duplicate invoice Id checking; skipped invoice checking; user defined tickler system for client to- dos or debtor call-backs; debtor/billing statements; late fees charged to debtors; word processor for notification and past due letters; comprehensive collection module; electronic data interchange (EDI) interface for importing invoices and payments; multiple company capability; G/L interface; full security including a client dial-in capability; accrued and earned fees calculated; help screens; pop-up alpha search screens; add-it-now functions; and a client/server architecture.

DESCRIPTORS: Banks; Billing; Financial Institutions; Foreign Language Packages; **Loan** Management

HARDWARE: IBM PC & Compatibles  
OPERATING SYSTEM: DOS; NetWare; Windows; Windows NT/2000  
PROGRAM LANGUAGES: Not Available  
TYPE OF PRODUCT: Micro  
POTENTIAL USERS: Factors, Banks, Commercial Finance Companies  
DATE OF RELEASE: 01/1990  
PRICE: \$7,500; \$9,500--1-5 users; \$15,000--11-20 users; annual maintenance--15 percent of license; demo disk available

NUMBER OF INSTALLATIONS: 350  
DOCUMENTATION AVAILABLE: User manuals; online documentation  
TRAINING AVAILABLE: Training; technical support; telephone support; support contracts available  
OTHER REQUIREMENTS: 4MB RAM; networks--Advantage Database Server from Extended Systems required  
SERVICES AVAILABLE: Consulting; conversion  
REVISION DATE: 20011010

11/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2003 Info.Sources Inc. All rts. reserv.

01330485 DOCUMENT TYPE: Product

**PRODUCT NAME: DENEb Office Tools 9.0 (330485)**

Deneb Inc (375527)  
201 Riverside Dr #2C  
Dayton, OH 45405-4956 United States

RECORD TYPE: Directory

CONTACT: Sales Department

DENEb 2000 Office Tools 9.0 provides an appointment calendar and daily schedule for each user; a ten-key calculator; a personalized telephone book; a contact organizer; reminder notices; a financial calculator that performs **various** calculations with specified sums of **money**; and utilities for the entire DENEb system such as changing the default printer for an application and printing the screen displayed. The names and telephone numbers from the DENEb Contact Organizer/Mailing List application can be loaded into the telephone book. The reports include a calendar of appointments, deposit planner calculation, future fund calculation, inflation value calculation, **loan** amortization, **loan** payment chart, money market calculation, notepad and telephone book.

DESCRIPTORS: Appointment Scheduling; Calculators; Calendars; Construction;  
Desk Accessories; Office Automation; Personal Information Management;  
Telephone Directories

HARDWARE: IBM PC & Compatibles; Sun; UNIX  
OPERATING SYSTEM: UNIX; Windows; Windows NT/2000  
PROGRAM LANGUAGES: Not Available  
TYPE OF PRODUCT: Mini; Micro; Workstation  
POTENTIAL USERS: Construction  
DATE OF RELEASE: 04/1990  
PRICE: \$895 and up

NUMBER OF INSTALLATIONS: 695  
DOCUMENTATION AVAILABLE: User manuals; reference manuals  
TRAINING AVAILABLE: Training for dealers; training through dealers;  
support through dealers  
REVISION DATE: 20020906

11/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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01127612 DOCUMENT TYPE: Product

**PRODUCT NAME: SunSystems Collect (127612)**

SunSystems (481246)  
7300 Airport Corporate Center Dr #700  
Miami, FL 33126 United States  
TELEPHONE: (305) 594-8000

RECORD TYPE: Directory

CONTACT: Sales Department

SunSystems' SunSystems Collect is a debtor management system that includes account handling, credit processing, and **debt** collection features. Employing SunSystems Collect, users can analyze cash flow and monitor collection processes. The system allows organizations to assess client payment behavior, maintain account histories, and automate follow-up tasks. SunSystems Collect also maintains information on debtors. It provides users with access to contact and statistical summary information. The product also includes days sales outstanding (DSO) reporting, analysis, and **multi-currency** processing options. Drilldown features allow collections staff to access customer information quickly. The system automatically generates transaction status updates. SunSystems Collect stores a variety of documents and spreadsheets. It can link transactions to actioned notes.

DESCRIPTORS: Accounts Receivable; Cash Management; Collections Management;  
Financial Reporting

HARDWARE: IBM PC & Compatibles  
OPERATING SYSTEM: Windows NT/2000  
PROGRAM LANGUAGES: Not Available  
TYPE OF PRODUCT: Micro  
POTENTIAL USERS: Collections, Debtor Management  
PRICE: Available upon request

REVISION DATE: 20030205

11/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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01071218 DOCUMENT TYPE: Product

**PRODUCT NAME: Identity Systems (IDS) (071218)**

Search Software America Inc (476099)  
1445 E Putnam Ave  
Old Greenwich, CT 06870 United States  
TELEPHONE: (203) 698-2399

RECORD TYPE: Directory

CONTACT: Sales Department

DENEB 2000 Office Tools 9.0 provides an appointment calendar and daily schedule for each user; a ten-key calculator; a personalized telephone book; a contact organizer; reminder notices; a financial calculator that performs **various** calculations with specified sums of **money**; and utilities for the entire DENEB system such as changing the default printer for an application and printing the screen displayed. The names and telephone numbers from the DENEB Contact Organizer/Mailing List application can be loaded into the telephone book. The reports include a calendar of appointments, deposit planner calculation, future fund calculation, inflation value calculation, **loan** amortization, **loan** payment chart, money market calculation, notepad and telephone book.

DESCRIPTORS: Database Utilities; Information Retrieval; List Processing

HARDWARE: HP; IBM PC & Compatibles; Sun; UNIX  
OPERATING SYSTEM: AIX; HP-UX; Linux; Solaris; Windows NT/2000  
PROGRAM LANGUAGES: C  
TYPE OF PRODUCT: Mini; Micro; Workstation  
POTENTIAL USERS: Cross Industry  
PRICE: \$60,000 to \$222,000; depends on size and number of servers

REVISION DATE: 20020228

11/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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01053686 DOCUMENT TYPE: Product

**PRODUCT NAME: NetOxygen Mortgage Objects (053686)**

Gallagher Financial Systems Inc (704446)  
1500 San Remo #251  
Coral Gables, FL 33146 United States  
TELEPHONE: (305) 665-5099

RECORD TYPE: Directory

CONTACT: Sales Department

Thomson Derwent's Merged Markush Service (MMS), developed in collaboration with the French Patent Office, or INPI, is a searchable pharmaceutical and chemical industry patent database. MMS combines MPHARM and World Patents Index Markush (WPIM) files on Markus DARC. The product offers French pharmaceutical patent information from 1985 to the present. It also features medical patent data from 1961 through 1978, as well as general chemical information from 1987. MMS includes pharmaceutical and general chemical data drawn from the U.S., the U.K., and **other countries**. Employing the system, users can speed search tasks.

DESCRIPTORS: Banks; Components; Financial Institutions; **Loan** Processing;  
Mortgages; Program Development

HARDWARE: Hardware Independent; Java; Thin Clients  
OPERATING SYSTEM: Java; Open Systems  
PROGRAM LANGUAGES: Java; Visual Basic  
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation  
POTENTIAL USERS: Banks, Mortgage Providers, Developers  
PRICE: Available upon request

REVISION DATE: 20011230

11/5/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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01048879 DOCUMENT TYPE: Product

**PRODUCT NAME: Ipedo XML Database (048879)**

Ipedo Inc (702129)  
1001 Marshall St  
Redwood City, CA 94063 United States  
TELEPHONE: (650) 306-4000

RECORD TYPE: Directory

CONTACT: Sales Department

SunSystems' SunSystems Collect is a debtor management system that includes account handling, credit processing, and **debt** collection features. Employing SunSystems Collect, users can analyze cash flow and monitor collection processes. The system allows organizations to assess client payment behavior, maintain account histories, and automate follow-up tasks. SunSystems Collect also maintains information on debtors. It provides users with access to contact and statistical summary information. The product also includes days sales outstanding (DSO) reporting, analysis, and **multi-currency** processing options. Drilldown features allow collections staff to access customer information quickly. The system automatically generates transaction status updates. SunSystems Collect stores a variety of documents and spreadsheets. It can link transactions to actioned notes.

DESCRIPTORS: Database Management; Database Publishing; Enterprise  
Application Integration; Program Development

HARDWARE: Hardware Independent; Java  
OPERATING SYSTEM: .NET; Java  
PROGRAM LANGUAGES: HTML; XML  
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation  
POTENTIAL USERS: Cross Industry  
PRICE: Available upon request; Internet demo available

REVISION DATE: 20021130

11/5/8

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00133553 DOCUMENT TYPE: Review

**PRODUCT NAMES: Mortgages (832235); Internet Shopping (840432)**

**TITLE: Time to Refinance?**

**AUTHOR: Dunnan, Nancy**

**SOURCE: FamilyPC, v8 n8 p52(2) Aug 2001**

**ISSN: 1076-7754**

**HOMEPAGE: http://www.family.com**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

Interest rates have been falling in recent months, so it may be a good time to refinance a home mortgage. Refinancing makes financial sense if the **loan** is an adjustable-rate mortgage (ARM), if a build-up of equity is desired, and if income has increased. But refinancing may not be a good idea if the mortgage agreement contains a prepayment penalty. To find out if refinancing is the way to go, some calculations have to be made. Using an online calculator such as Quicken's Refinance Calculator or The Motley Fool's Worksheets and Calculators, enter the outstanding balance, the number of years left on the mortgage, the current interest rate, the term of the new **loan**, the interest rate of the new **loan**, the estimated closing costs, and the number of years the home is expected to be lived in. If, after doing these calculations, it is determined that refinancing will pay off, it is time to look for the best deal. HSH Associates and Bankrate are Web sites that provide updated rates from around the **country**, and **other** good sites include E- **Loan**, MSN HomeAdvisor, **LendingTree**, and **LoansDirect**.

**COMPANY NAME: Vendor Independent (999999)**

**DESCRIPTORS: Amortization; Families; Financial Calculations; Internet Shopping; Loan Schedules; Mortgages; Personal Finance**

**REVISION DATE: 20011130**

**11/5/9**

**DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.**

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**00126116**

**DOCUMENT TYPE: Review**

**PRODUCT NAMES: Globalization (843156); E-Commerce (836109)**

**TITLE: Braving the New World: Prepare your Web site for global commerce**

**AUTHOR: Latimer, Joey**

**SOURCE: Small Business Computing, v5 n9 p63(2) Sep 2000**

**ISSN: 1529-5117**

**HOMEPAGE: http://www.smalloffice.com**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

Immersant, Wholetree.com, Idiom, and The Small Business Association are all resources available online to e-commerce companies that wish to revamp their Web sites for success in global markets. Immersant is a specialist in e-business consulting and development for global Web sites, having published a superb white paper covering global e-commerce. Wholetree.com provides site translation and other services for global e-commerce. Idiom offers solutions for multicultural Web sites and makes its own Web site a good example of how stylish a multilingual site can be. The Small Business Association has offices located throughout the U.S. and offers many services, including **loans**. If an e-company is located in the U.S., but wants to take order requests in other languages, the company must take the initiative to develop Web site abilities that support language translation, currency exchange, cross-border shipping regulations, and **money** transfer. **Several** ways of getting started with site revision are described,

including use of professional expertise from such providers as Immersant, use of free U.S. government services, and use of existing tools and platforms that are already available and that can be retrofitted to meet the needs of the specific business.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Consultant Selection; E-Commerce; Foreign Language Packages;  
Globalization; Government; Language Translators; Localization; Small  
Business  
REVISION DATE: 20010228

11/5/10

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00125255 DOCUMENT TYPE: Review

PRODUCT NAMES: Libraries (830066); Copyrights (836125); Government  
Regulations (831077)

TITLE: Libraries: Checking Out in the Digital Age  
AUTHOR: Brown, Doug  
SOURCE: Interactive Week, v7 n25 p112(4) Jun 26, 2000  
ISSN: 1078-7259  
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

For libraries, digital information is the future, but the legal rights of libraries to **lend** digital materials to patrons and the possibility that patrons and libraries might have to pay for every use of a digital book or article are just some of the issues to be resolved. Questions about the right to archive and preserve, which is the foundation of research libraries, also exist. Another matter to be resolved is the right of libraries to grant access to digital collections to students from far-away colleges or students in **other countries**. Various laws, and possible laws, governing digital information distribution include the Digital Millennium Copyright Act (DMCA), the Uniform Computer and Information Transactions Act (UCITA), and the Collections of Information Antipiracy Act (CIAA). They allow publishers of digital information more control over their copyrights than traditional publishers have had under currently enacted law. However, DMCA is still being reviewed by the Library of Congress, including DCMA's anticircumvention wording. The library community wants a sweeping exemption from the rule that prevents individuals from 'circumventing a technological measure that effectively controls access to a work protected under this title.' On the basis of libraries' fair-use rights to distribute materials, libraries want to be exempted from charges of circumventing the law when they bypass a technology built in to a digital asset for the purpose of fair use. Publishers want the exemption denied as a way to protect their investments and ensure continuing profits.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Circulation Management; Colleges & Universities; Copyrights;  
Government Regulations; Libraries  
REVISION DATE: 20010930

11/5/11

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00120116

DOCUMENT TYPE: Review

**PRODUCT NAMES:** Venture Capital (839612)

**TITLE:** Got Money?

**AUTHOR:** Freedman, David H

**SOURCE:** Inc., v21 n12 p40(9) Sep 1999

**ISSN:** 0162-8968

**HOME PAGE:** <http://www.inc.com>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

A discussion of the availability of seed capital via the Internet looks at SolarAttic, a company with increasing revenues that has not been able to obtain the funding required to go to the next level because commercial investors are not interested in funding it. Therefore, SolarAttic is attempting to go public by using the Internet to find many small investors. The Internet could turn out to be the ideal way to fund very low cost, wide-open public offerings that allow ordinary investors to obtain financial interest in small, far-away, or unknown companies. World Wide Web startups can also make their products known to people who are willing to invest a small amount of **money**. Although **many** companies have changed the conventional fund-raising model to use the expanded reach of the Internet, few have tried to reduce their offerings to a simple proposition in which investors are asked to provide money in return for a piece of the company. SolarAttic is trying to do this, however. The product produced by the company is one that transfers attic heat to systems that move the heated air to a pool heater. SolarAttic turned to the Web to raise money after talking to brokers, who were only interested in offerings above \$10 million, while SolarAttic's offering was below \$5 million. Trends observable in the recent evolution of the economy are described. These trends indicate 'small investors will embrace Internet-based direct stock offerings from small companies.'

**COMPANY NAME:** Vendor Independent (999999)

**DESCRIPTORS:** Company Valuation; Internet; Internet Shopping; **Loan**  
Processing; Small Business; Venture Capital

**REVISION DATE:** 20000730

11/5/12

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00116762

DOCUMENT TYPE: Review

**PRODUCT NAMES:** Microsoft Money Financial Suite 99 (673927); Quicken Home & Business 99 (678678)

**TITLE:** The 'Other' Shootout: Money 99 vs. Quicken 99

**AUTHOR:** Bird, Stephen

**SOURCE:** Lawyer's PC, v16 n10 p1(7) Feb 15, 1999

**ISSN:** 0740-0942

**HOME PAGE:** <http://www.hornpipe.com.lpc>

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Comparison

**GRADE:** Product Comparison, No Rating

Microsoft's Microsoft Money Financial Suite 99 and Intuit's Quicken Home & Business 99 are the two leading personal finance suites. Money 99 includes the same features and tools found in Money Standard Version and the

company's Lifetime Planner, Decision Center, and Investor modules. Though there are **many** categories of help included in **Money** 99 to alleviate the learning curve, the sample tutorial files do not install automatically during installation. Money 99 is well integrated with Microsoft's Web site for help and personalized financial advice, and the program's intuitive interface and easy customization tools make it a very flexible option. Quicken 99 Home & Business offers good documentation and a host of tips for using the program for starting a home business, selling products, or tracking assets and **loans**. Its tools and interface tend to be a bit intimidating, but Quicken's excellent Web integration provides plenty of help to users online.

COMPANY NAME: Microsoft Corp (112127); Intuit Inc (447013)  
SPECIAL FEATURE: Screen Layouts  
DESCRIPTORS: Financial Planning; IBM PC & Compatibles; Investment Management; Law Firms; Legal; Life & Career Planning; Personal Finance; Small Business  
REVISION DATE: 20000430

11/5/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00113494 DOCUMENT TYPE: Review

PRODUCT NAMES: Yahoo! Small Business (584622); Quicken.com (683876); Kiplinger.com (732303)

TITLE: Lesser-Known Web Resources for Small Businesses

AUTHOR: Pack, Thomas

SOURCE: Link-Up, p20(1) Jan/Feb 1999

ISSN: 0734-988X

HOME PAGE: <http://www.infotoday.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

Low-profile Web resources for small businesses are highlighted, including Yahoo.com's Yahoo! Small Business, Kiplinger.com, and Quicken.com. Yahoo! Small Business is available via a link on Yahoo!'s home page, or the user can use the uniform resource locator (URL) [smallbusiness.yahoo.com/](http://smallbusiness.yahoo.com/). The vendor describes this section as the most complete hub on the Web that assists small business professionals and entrepreneurs in successfully starting, growing, and managing a small company. Package Tracking allows users to check the status of any package sent via Federal Express, UPS, or Airborne Express. Various other useful tools and activities are highlighted, including Business Tools, Starting a Business, Fast Company, and **many** message boards loaded with '**money** -making opportunities.' Kiplinger.com includes expertise from 'Kiplinger's Personal Finance Magazine' on investing, saving, home ownership, and money management. The Small Business area has fewer resources than Yahoo!'s, but provides full-text articles. A section called The Basics includes the particulars of buying a business instead of starting one, and describes seven home office mistakes. A Toolbox Calculator is also provided. Quicken.com has nine free departments: Investing, Home & Mortgage, Life Events, Taxes, Retirement, Financial Forums, Banking and Credit, Saving and Spending, and Small Business. The Tool Box area provides links to many features including travel information, yellow pages, and **loan** information.

COMPANY NAME: Yahoo! Inc (610909); Intuit Inc (447013); Kiplinger Washington Editors Inc (656011)  
DESCRIPTORS: Business Planning; Conferencing; Freight Handling; Information Retrieval; Internet; Portals; Small Business

REVISION DATE: 20020630

11/5/14

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00109839 DOCUMENT TYPE: Review

**PRODUCT NAMES: Employee Payables 2.0 (712221)**

**TITLE: T & E Software Automates**

**AUTHOR: Fontana, John**

**SOURCE: InternetWeek, v725 p18(2) Jul 27, 1998**

**ISSN: 0746-8121**

**HOME PAGE: <http://www.internetwk.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

Employee Payables 2.0 from Captura Software is a travel and entertainment expenses management package that features a three-tiered Web architecture and library of more than 220 redefined business rules for the automation of approving expenses. Working in tandem with Employee Payables is a Captura service that electronically collects corporate credit card receipts directly from **lenders**. Cards supported include American Express and MasterCard. The receipts are transmitted electronically as secure transmissions directly to customer databases. Once the receipts are received by Captura, customers they are distributed to the employees incurring the expenses for verification. During just the past year the Captura system has already saved Merrill Lynch \$5 million by paring down the deal management systems cycle from 2-3 months to five days, saving the money completely from saved late payments for missing credit card deadlines. Other features of Employee Payables are a browser-based interface, **multiple currency** and language support, and Year 2000 compliance.

**PRICE: \$35000**

**COMPANY NAME: Captura Inc (648477)**

**SPECIAL FEATURE: Charts**

**DESCRIPTORS: Accounts Payable; Credit Cards; Expense Tracking; Expert Systems**

**REVISION DATE: 20020722**

11/5/15

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00089733 DOCUMENT TYPE: Review

**PRODUCT NAMES: ICONtrol 2.0 (572144)**

**TITLE: Paperless In Paradise**

**AUTHOR: Hammel, Paul**

**SOURCE: PC Today, v10 n3 p115(1) Mar 1996**

**ISSN: 1040-6484**

**HOME PAGE: <http://www.pctoday.com>**

**RECORD TYPE: Review**

**REVIEW TYPE: Product Analysis**

**GRADE: Product Analysis, No Rating**

ICONtroll's ICONtroll 2.0 software is a comprehensive, module-based human resources solution. ICONtroll covers every aspect of human resources, and offers a great deal of flexibility. Users are, for example, able to accommodate the laws and peculiarities of **other countries**. The product **lends** a tremendous amount of efficiency to users who are not computer experts. For example, simply clicking on an intuitive icon will generate a salary history or other report.

COMPANY NAME: Microsoft Great Plains Business Solutions (134490)  
DESCRIPTORS: Employee Records; Human Resource Management; IBM PC & Compatibles; Salary Administration  
REVISION DATE: 20020730

11/5/16

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00075269 DOCUMENT TYPE: Review

**PRODUCT NAMES: Kiplinger's Simply Money 2.0 (550043)**

**TITLE: Simply Money V 2.0**

AUTHOR: Dempster, Jeffrey

SOURCE: Computing Now!, v12 n9 p19(2) Feb/Mar 1995

ISSN: 0823-6437

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Computer Associates' CA-Simply Money 2.0 presents users with an easy way to keep track of their money. The Windows software helps users through the initial process of organizing accounts, by organizing money first into separate groups, then by accounts. CA-Simply **Money** includes a practice module, and **several** handy calculators for specific purposes, such as calculating **loans**, investments, and dividends. There are several financial advice topics, including investments, saving on car expenses, and sorting out insurance. The software will automatically print checks and track distribution of income, follow credit card accounts and mortgages, and produce a wide variety of reports or graphs.

COMPANY NAME: Computer Associates Canada Inc (479314)  
DESCRIPTORS: Financial Planning; IBM PC & Compatibles; Investment Management; Personal Finance; Windows  
REVISION DATE: 19960730

11/5/17

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00072896 DOCUMENT TYPE: Review

**PRODUCT NAMES: Kiplinger's Simply Money 2.0 (472051); Andrew Tobias' Managing Your Money 2.0 (017580); Microsoft Money 3.0 (336734); MoneyCounts 8.0 (000809); Quicken Deluxe 4.0 (701823)**

**TITLE: Easy Money: Personal Finance Software**

AUTHOR: Scisco, Peter

SOURCE: PC World/Lotus Edition, v13 n1 p165(6) Jan 1995

ISSN: 0737-8939

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

Personal finance software goes beyond check writing and bill paying, offering budgeting features, **debt** management, and investment tracking features. Computer Associates' CA-Simply Money 2.0 is almost entirely drag-and-drop, to the point of allowing users to write checks by dragging company names onto the Check Account button. The program also provides financial advice. MECA Software's Managing Your **Money** 2.0 has **several** specialized calculators, and offers financial advice from Andrew Tobias. Stock quotes and a bill paying service are available for extra cost. Microsoft Money 3.0 offers Financial Wizards to lead users through specific functions, such as mortgage financing or retirement planning. It has an electronic banking feature. Parsons Technology's MoneyCounts 8.0 is less friendly, and uses more accounting jargon than the rest. Intuit's Quicken Deluxe 4.0 is a leading program with an attractive interface, a forecasting feature, and portfolio management.

COMPANY NAME: Computer Associates International Inc (081957); Concentrex Inc (444715); Microsoft Corp (112127); Learning Co (367346); Intuit Inc (447013)

SPECIAL FEATURE: Screen Layouts Buyers Guides

DESCRIPTORS: Calculators; Check Writing; Forecasting; IBM PC & Compatibles ; Investment Management; Personal Finance; Portfolio Management

REVISION DATE: 20010530

?

File 344:Chinese Patents Abs Aug 1985-2003/Jan  
(c) 2003 European Patent Office  
File 347:JAPIO Oct 1976-2002/Dec(Updated 030402)  
(c) 2003 JPO & JAPIO  
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200325  
(c) 2003 THOMSON DERWENT  
File 348:EUROPEAN PATENTS 1978-2003/Apr W03  
(c) 2003 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20030424,UT=20030417  
(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	123	AU='HACHE':AU='HACHELBERG W'
S2	0	S1 AND (LOAN? OR LEND?)

File 16:Gale Group PROMT(R) 1990-2003/Apr 28  
 (c) 2003 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2003/Apr 28  
 (c)2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275:Gale Group Computer DB(TM) 1983-2003/Apr 28  
 (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Apr 28  
 (c) 2003 The Gale Group  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Apr 28  
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?ds

Set	Items	Description
S1	130904	(LEND? OR LOAN? OR DEBT OR DEBTS) (5N) (CONTRACT OR CONTRACTS OR AGREEMENT OR AGREEMENTS OR COMMITMENT? OR OBLIGAT?)
S2	565544	(FOREIGN OR OTHER OR NON() UNITED() STATES) (5N) (COUNTRY OR COUNTRIES)
S3	78219	(MANY OR VARIET? OR VARIOUS OR MULTI OR SEVERAL OR MULTIPL? OR NUMEROUS OR GLOBAL) (5N) (CURRENCY OR CURRENCIES OR MONEY OR MONIES)
S4	118337	(NON() (UNITED STATES OR PREFERRED) OR DOMESTIC OR LOCAL OR FOREIGN) () (CASH OR CURRENCY OR CURRENCIES OR MONEY OR MONIES) OR BI() (CURRENCY OR CURRENCIES)
S5	14425	(FIRST OR SECOND OR SECONDARY OR 1ST OR 2ND OR DIFFERENT) (-5N) (INTEREST() (RATE OR RATES))
S6	755	S1(S)S2
S7	9	S6(S)S3
S8	7	RD (unique items)
S9	72	S6(S)S4
S10	0	S9(S)S5
S11	14	S9(S) (INTEREST() (RATE OR RATES))
S12	12	S11 NOT S8
S13	7	RD (unique items)
S14	329	S1(5N) (S3 OR S4)
S15	2	S14(S)S5
S16	1	S15 NOT (S8 OR S13)
S17	29	S1(5N)S5
S18	29	S17 NOT (S8 OR S13 OR S16)
S19	29	S18 NOT PY>2001
S20	21	RD (unique items)

8/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

08747237 Supplier Number: 75831342 (USE FORMAT 7 FOR FULLTEXT)  
**Economist sees slowdown in Asian economies to be short-lived.**  
Asian Economic News, pNA  
June 18, 2001  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 215

... with those seen before the crisis in 1997 and 1998.  
He said their short-term **debt obligations**, which if too high could spark **foreign** investors to withdraw from the **countries**, are relatively low, adding that they have sufficient hard currency reserves to fight any attacks on their **currencies** by speculators.

**Many** Asian countries have managed to adjust their exchange rate regimes to be more flexible and...

8/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

01818448 Supplier Number: 42295121 (USE FORMAT 7 FOR FULLTEXT)  
**Amoco Corporation AN**  
Energy Alert, v7, n53, pN/A  
August 16, 1991  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 104

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

Amoco Netherlands Petroleum signed an **agreement** establishing a \$220mm **loan** facility for development of new natural gas discoveries offshore the Netherlands. Bank America and ABN AMRO arranged the **multi - currency** loan, with 14 **other** banks from nine **countries**. The new gas discoveries are in two blocks where Amoco Netherlands holds interests and is...

8/3,K/3 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03938618 SUPPLIER NUMBER: 07731773 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**International capital markets.**  
Financial Market Trends, n44, p34(72)  
May, 1989  
ISSN: 0378-651X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 13351 LINE COUNT: 01045

... as compared with FF 8.4 billion in the corresponding period of 1988. Among the **other** OECD **countries**, Italy was the only significant borrower, raising a total of \$0.9 billion through a large number of deals denominated in **various currencies**, including the ECU (ECU 250 million) and the lira (L 450 billion). Two loans for...

...an exit option exercisable at pre-determined dates that would permit the conversion of the **loan commitment** into a six-month euro-note. The loan was priced at a split margin of...

8/3,K/4 (Item 2 from file: 148)



DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03135961 SUPPLIER NUMBER: 05073021 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Latin America debt conversion proliferates.**  
Hannon, Brian; Haugen, Marie  
Business America, v10, p2(7)  
June 22, 1987  
ISSN: 0190-6275 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 4040 LINE COUNT: 00330

... for countries, investors, and banks. Countries may increase inflationary pressures by converting debt denominated in **foreign** exchange into local **currency**; **countries** may sell off too **many** domestic assets to foreigners; countries may see an immediate outflow of capital or profit remittances...

...the private investor, thus paying both principal and interest immediately rather than just debt service; **countries** may not see additional **foreign** investment as a result of the debt swap, thereby providing an unnecessary incentive to foreign...

...to a given country, thereby forcing write-offs; banks may jeopardize "pari passu" treatment of **debt** restructuring **agreements** by participating in **debt** -to-equity swaps; investors expose themselves to the transfer risk related to the remittance of...

**8/3,K/5 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

02031634 SUPPLIER NUMBER: 03326421 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Jamaica considers casino gambling, seeks inquiries.**  
Lee, Richard  
Travel Weekly, v43, p1(2)  
June 28, 1984  
ISSN: 0041-2082 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 249 LINE COUNT: 00020

... establishing gambling on the island comes at a time when the government here is exploring **many** alternatives for increasing its **foreign** currency reserves.

Like **many other countries** in the Caribbean and South America, the Jamaican government is hard-pressed to meet its foreign **loan obligations** and has had to impose new monetary regulations governing visitor spending as well as restrictions...

**8/3,K/6 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

04044144 Supplier Number: 53415870 (USE FORMAT 7 FOR FULLTEXT)  
**China denies 4.5 bil. dlr aid package for Asia.**  
Asian Economic News, pNA  
Nov 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 332

... clue what the source of that rumor is," said Zhu Bangzao, spokesman for China's **Foreign** Ministry. As a developing **country** China has to shoulder a heavy burden to deal with its own problems, he said...

...through nongovernmental channels," Zhu said. China fears that Taipei could buy political influence through generous **money** gifts. **Various** plans to speed the recovery of the region are expected to be proposed during the...

...buy existing government bonds from troubled countries through a special company as collateral for new **debt**. The proposed collateralized bond **obligations** (CBO) plan was drafted by the APEC Business Council, the private-sector arm of APEC...

8/3,K/7 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

02977469 Supplier Number: 46068244 (USE FORMAT 7 FOR FULLTEXT)

**Large Banks Face Risk-Based Exams**

Regulatory Compliance Watch, v6, n2, pN/A

Jan 15, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1075

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...bank. While the OCC has been examining banks based on a variety of risks for **several** years, Comptroller of the **Currency** Eugene Ludwig said, the new handbook marks the national standardization of this process. "By delineating...

...Credit risk also arises in conjunction with selecting investment portfolio products, derivatives trading partners, or **foreign** exchange counterparties; through **country** or sovereign exposure; and through guarantor performance. Interest Rate Risk: The risk from movements in...

...months. The HECM interim rule was issued Aug. 16. Under the rule, any HECM that **lenders** haven't issued a conditional **commitment** for is eligible for direct endorsement. However, lenders with fewer than 50 HECMs insured before...

?

13/3,K/1 (Item 1 from file: 16)  
 DIALOG(R)File 16:Gale Group PROMT(R)  
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07089687 Supplier Number: 59779459 (USE FORMAT 7 FOR FULLTEXT)  
**2ND LD: Moody's may downgrade Japan gov't bond rating.**  
 Japan Weekly Monitor, pNA  
 Feb 21, 2000  
 Language: English Record Type: Fulltext  
 Document Type: Newsletter; Trade  
 Word Count: 558

... latest announcement could put Japanese government bonds under selling pressure, which would lift long-term **interest rates** and threaten to stifle an economic recovery. In Tokyo on Thursday, the yield on the...

...government on review for possible downgrading, Moody's confirmed the Aa1 ratings on Japan's **foreign currency** country ceiling, **foreign currency** bank deposit ceiling, and **foreign currency** rating of the government, with their outlooks being changed to stable from negative. "Japan's...

...position as well as its large pool of domestic savings minimizes future risks to the **foreign currency** ratings," it said. It is estimated that Japan's central government debt will total 485...

...fiscal 2000, or March 31, 2001. If local governments are included, Japan's long-term **debt obligations** will balloon to 645 trillion yen at the end of fiscal 2000, or 130% of...

...that this announcement could trigger an adverse impact such as a rise in long-term **interest rates**."

13/3,K/2 (Item 1 from file: 148)  
 DIALOG(R)File 148:Gale Group Trade & Industry DB  
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15155704 SUPPLIER NUMBER: 92614359 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial and business statistics.**  
 Federal Reserve Bulletin, 88, 9, A1(56)  
 Sept, 2002  
 ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext  
 WORD COUNT: 18174 LINE COUNT: 08479

...	39	Credit cards and related plans	219.5	219.9	226.6	224.2
	40	<b>Other</b>	343.3	342.2	342.4	342.6
	41	Security (3)	86.5	80.5	86.9	88.7
	42	<b>Other</b> loans and leases	337.3	334.8	339.4	338.3
	43	Interbank loans	272...points"	paid (by the borrower or the seller) to obtain a loan.		

(3.) Average effective **interest rate**  
 on loans closed for purchase of  
 newly built homes, assuming prepayment at the end of...CREDIT (1)

Percent per year except as noted

2001

Item	1999	2000	2001	Nov.	Dec.
------	------	------	------	------	------

# INTEREST RATES

Commercial banks (2)					
1	48-month new car	8.44	9.34	8.50	7...
14,058	14,416 14,669 14,653				

2002

Item	Jan.	Feb.	Mar.	Apr.	May
------	------	------	------	------	-----

# INTEREST RATES

Commercial banks (2)					
1	48-month new car	n.a.	7.50	n.a.	...

13/3,K/3 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

14260617 SUPPLIER NUMBER: 82483054 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Financial and business statistics. (Statistical Data Included)**

Federal Reserve Bulletin, 88, 1, A1(65)

Jan, 2002

DOCUMENT TYPE: Statistical Data Included ISSN: 0014-9209

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 21297 LINE COUNT: 09470

...	331.5				
41	Security (3)	70.6	75.8	70.0	78.2
42	Other loans and leases	349.6	365.5	365.0	367.5
43	Interbank loans	214.7	268.2	247.2	244.0
44	Cash assets (4)	243.8	246.3	243.3	236.2
45	Other assets (5)	356...	points" paid (by		
	the borrower or the seller) to obtain a loan.				

(3.) Average effective interest rate  
on loans closed for purchase of  
newly built homes, assuming prepayment at the end of...CREDIT (1)

Percent per year except as noted

2001

Item	1998	1999	2000	Mar.	Apr.
------	------	------	------	------	------

# INTEREST RATES

Commercial banks (2)					
1	48-month new car	8.72	8.44	9.34	n...

13/3,K/4 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10067283 SUPPLIER NUMBER: 20393024

**International creditors finalize debt-restructuring deal. (South Korean market)**

Frank, Stephen E.; Namju Cho

Asian Wall Street Journal Weekly, v20, n5, p2(1)

Feb 2, 1998

ISSN: 0191-0132 LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: The international creditors have reached an agreement with South Korea to restructure majority of the **foreign - currency** debts of the **country** 's banks and treat them as longer-term government-backed credit. Under the **agreement** , some \$24 billion in **loans** to South Korean banks will have floating **interest rates** of 2.25% to 2.75% in the form of transferable loan certificates. The program...

13/3,K/5 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05230577 SUPPLIER NUMBER: 11153481 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Management of lenders' currency exposure in multicurrency financings:**  
**structural and documental considerations.**  
Zheng, Henry R.  
Law and Policy in International Business, 22, n2, 213-260  
Spring, 1991  
ISSN: 0023-9208 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 24695 LINE COUNT: 01967

... in enforcing its claims are paid by the borrower under the standard provisions of the **loan agreement** .

**Interest Rate Reference**

Under most **loan agreements** , applicable **interest rates** for **foreign currency** loans are determined on the basis of either LIBOR, (72) offered by certain money center...

...by the lender, which normally is coupled with the borrower's right to prepay the **loan** . In some **loan agreements** , however, the **lender** and borrower negotiate a mutually acceptable rate; but if they cannot agree on the applicable rate, then the borrower may elect to prepay the outstanding **loans** . Other **loan agreements** attempt to counter **lenders** ' use of bargaining power to impose the applicable **interest rate** on the borrower by providing an alternative "**foreign currency domestic rate**," which is the **interest rate** offered by a **foreign bank** located in the **country** issuing such **foreign currency** . A "**foreign currency domestic rate**" ensures that there always will be an applicable **interest rate** for a **foreign currency** loan. However, the **interest rate** offered by a foreign bank may not necessarily reflect the market are applicable to the lender if there is no established credit market existing in the **foreign country** , or if the lender does not have access to the funds at that rate. Thus, the **loan agreement** should make clear that the definition of "**foreign currency domestic rate**" refers to

13/3,K/6 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

03932835 SUPPLIER NUMBER: 07642653 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Financial implications of the U.S. external deficit.**  
Hung, Juann; Pigott, Charles; Rodrigues, Anthony  
Federal Reserve Bank of New York Quarterly Review, v13, n4, p33(19)  
Wntr-Spring, 1989  
ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 13687 LINE COUNT: 01126

... double dagger) This estimate is comparable to others reported in the literature.(++)

The calculations of **interest rate** or exchange rate effects for the financing scenarios are similar to the examples above except...

...is assumed, the seven country version of the asset demand model is used

to compute **interest rate** and exchange rate effects, and 1987 asset shares are used throughout the projection period. (dagger...

...Investment and Multinational Enterprises," OECD, 1987. (SS) See Robert N. McCauley, "Prospects for U.S. **Debt Service Obligations**," study prepared for the Joint Economic Committee, 1989 (forthcoming). (11) Translation adjustments resulting from exchange...purchasers of foreign securities although, as noted later in the text, they typically hedge their **foreign currency** exposures. (7) This institutional feature largely explains why banking inflows into the United States come...

...S. borrowing if large deficits persisted for many years. (10) U.S. borrowers may issue **foreign currency** liabilities. In practice, this occurs only to a limited extent, however. Moreover, U.S. entities...and over time as market conditions change. Note also that short-term and some other **foreign currency** assets are not included in the table data. Fukao and Okina estimate that inclusion of...

...calculations are based. (23) To the extent that dollar depreciation is anticipated, nominal U.S. **interest rates** will rise relative to foreign returns. (24) The basis for this calculation is described in...Germany, and the United Kingdom, have typically accounted for most of the dollar purchases by **foreign industrial country** central banks. In all three countries, dollar purchases exceeded the total growth in bank reserves...

13/3,K/7 (Item 6 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
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02038487 SUPPLIER NUMBER: 03070230 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The two faces of third world debt: a fragile financial environment and debt enslavement.**  
Monthly Review, v35, p1(10)  
Jan, 1984  
CODEN: MYRV8 ISSN: 0027-0520 LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
WORD COUNT: 3007 LINE COUNT: 00227

... simple arithmetic example (Table 1) explains the logic of the process. We assume that a **country** obtains each year a **foreign** loan of \$1,000, to be repaid in equal installments over 20 years plus 10...

...mounting debt. And by the eighth year, borrowing of \$1,000 is insufficient to meet **obligations** on the past **debt**. Thus if a country's development strategy were to call for a net annual inflow of \$1,000 of **foreign money**, an increase in the rate of borrowing would be needed. In other words, a growing...

...and in the tenth year \$1,125 would have to be borrowed just to meet **debt service obligations**. and if in the meantime the **interest rate** on new debt should increase or exports should decline, still more borrowing would be called...

?

16/3,K/1 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09336539 SUPPLIER NUMBER: 19141022 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**A survey of literature on controls over international capital transactions.**  
Dooley, Michael P.  
International Monetary Fund Staff Papers, v43, n4, p639(49)  
Dec, 1996  
ISSN: 0020-8027 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 22426 LINE COUNT: 01861

... s expectations. If the government could commit to a low rate of inflation, the nominal **interest rate** would fall in the **first** period, the fiscal deficit would likewise fall, and the optimal inflation rate in the second...

...private expectations. An interesting feature of this model is that the government could avoid the **commitment** problem by denominating all its **debt** in **foreign currency**.

The 1994 Obstfeld model assumes that government values price stability and the ability to offset...

20/3,K/1 (Item 1 from file: 16)  
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08516136 Supplier Number: 73180705 (USE FORMAT 7 FOR FULLTEXT)  
**Campehe.**  
Project Finance, p17  
March, 2001  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 861

... the private sector. EDC also expects to finalize a further \$18 million in coverage to **lenders** for an **interest rate swap agreement** -- the **first** time that EDC has customized coverage for such an instrument.

The 16 year tenor introduced...

20/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07663702 Supplier Number: 63822235 (USE FORMAT 7 FOR FULLTEXT)  
**ITALY TO LEND PAKISTAN \$20 MLN TO BOOST SMALL BUSINESSES.**  
AsiaPulse News, p0299  
August 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 187

... Embassy for finalisation.  
In accordance with the draft Memorandum of Understanding, the Italian government will **contract** to provide soft **loan** of 15 billion liras in **first** phase at an **interest rate** of 0.5 per cent with repayment period of 35 years and six months including...

20/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07606970 Supplier Number: 59923365 (USE FORMAT 7 FOR FULLTEXT)  
**FIVE YEARS AGO IN DERIVATIVES WEEK.**  
Derivatives Week, v9, n7, p12  
Feb 14, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 113

... State Attorney General's office that would allow it to enter into the state's **first** municipal **interest - rate** swaps on outstanding general **obligation debt**

\* Ciba-Geigy was close to committing USD50-60 million per year to a J.P...

20/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07429710 Supplier Number: 62487610 (USE FORMAT 7 FOR FULLTEXT)  
**HUD Releases May Survey of Secondary Market Prices And Yields and Interest Rates for Home Loans.**  
PR Newswire, pNA



June 5, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 452

... secondary market for immediate delivery was 8.25 percent. Typical prices for 8.25 percent **contract interest rate** loans produced a national average **secondary** market yield of 8.33. FHA secondary market yields on the most frequently quoted Section...

20/3,K/5 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05572666 Supplier Number: 48438262 (USE FORMAT 7 FOR FULLTEXT)  
**Summit Properties Announces Commitment For \$149 Million Re-Financing**  
PR Newswire, p422CHW011  
April 22, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 599

... maintains the current interest rate and terms through February 2001. At that point, a new **loan agreement** engages with a maturity in **second** quarter 2008 and an **interest rate** of 6.76 percent. The company expects this transaction to close by the end of...

20/3,K/6 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04375393 Supplier Number: 46416510 (USE FORMAT 7 FOR FULLTEXT)  
**Texfi announces second quarter loss; Continued strength in blends division; Weakness in T-shirts, knit and intimate apparel markets.**  
Business Wire, p05281372  
May 28, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 948

... to the comparable periods in fiscal 1995, resulted from a combination of reduced long term **debt obligations** and lower **interest rates**. The 1995 **second** quarter and six months losses were impacted by a charge of \$7,382,000 and...

20/3,K/7 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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13330007 SUPPLIER NUMBER: 73283956 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Three views on stock markets and corporate behavior: Tobin, Veblen, and Marx. (James Tobin, Thorstein Veblen, Karl Marx)**  
BOLBOL, ALI A.; LOVEWELL, MARK A.  
Journal of Post Keynesian Economics, 23, 3, 527  
Spring, 2001  
ISSN: 0160-3477 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 7467 LINE COUNT: 00601

... systems (Minsky, 1982). Minsky would add that speculative finance generates instability on two more grounds. **First**, the rise in **interest rates** increases companies' **debt payment commitments** relative to their cash receipts. **Second**, the same rise in **interest rates** reduces the

market value of companies' assets more than their liabilities because of the longer...

**20/3,K/8 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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11922878 SUPPLIER NUMBER: 60044099 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**December Secondary Market Survey. (Brief Article) (Statistical Data Included)**  
Community Banker, 9, 2, 14  
Feb, 2000  
DOCUMENT TYPE: Brief Article Statistical Data Included ISSN: 1082-7919  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 454 LINE COUNT: 00038

Typical prices for 8.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 8.06. FHA secondary market yields on the most frequently quoted Section...

**20/3,K/9 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10136595 SUPPLIER NUMBER: 20516937 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Summit Properties Announces First Quarter FFO Per Share Up 6.7%**  
PR Newswire, p423CHW025  
April 23, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1338 LINE COUNT: 00183

... maintains the current interest rate and terms through February 2001. At that point, a new **loan agreement** engages with a maturity in **second** quarter 2008 and an **interest rate** of 6.76 percent. "We see this as an opportunity to eliminate significant refinancing risk...

**20/3,K/10 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09980452 SUPPLIER NUMBER: 20111267 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Bank loan commitment contracts: data, theory, and tests.**  
Shockley, Richard L.; Thakor, Anjan V.  
Journal of Money, Credit & Banking, v29, n4, p517(18)  
Nov, 1997  
ISSN: 0022-2879 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 7240 LINE COUNT: 00577

... an interest rate subsidy related to its own credit risk premium (rather than a marketwide **interest rate**). **Second**, most **loan commitments** are customized for borrowers through a conditioning of the commitment contract on borrower-specific variables...

**20/3,K/11 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09293146 SUPPLIER NUMBER: 19033708 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Rethinking the role of recourse in the sale of financial assets.**  
Pantaleo, Peter V.  
Business Lawyer, 52, n1, 159-198  
Nov, 1996

ISSN: 0007-6899      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 22298      LINE COUNT: 01750

... Property interests are created and defined by state law. Unless some federal interest requires a **different** result, there is no reason why such interests should be analyzed differently simply because an...

**20/3,K/12**      (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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08457319      SUPPLIER NUMBER: 17944967      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Group credit: a means to improve information transfer and loan repayment performance.**

Wenner, Mark D.  
Journal of Development Studies, v32, n2, p263(19)  
Dec, 1995

ISSN: 0022-0388      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 6396      LINE COUNT: 00559

... excluded from the incentive scheme and are either forced to do without credit or seek **loan contracts** with higher **interest rates**.  
(3)

**Second**, group credit solves the monitoring or incentive problem by inducing members of the credit group...

**20/3,K/13**      (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

06199634      SUPPLIER NUMBER: 13590597      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The resilience of high inflation: recent Brazilian failures with stabilization policies.**

Feijo, Carmem Aparecida; Carpin de Carvalho, Fernando J.  
Journal of Post Keynesian Economics, v15, n1, p109(16)  
Fall, 1992

ISSN: 0160-3477      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 6541      LINE COUNT: 00529

... expected inflation by increasing markups comprised price and wage freezes and the mandatory deflation of **interest rates** on **debt contracts**.

The **first** plans relied too much on misguided incomes policies. The Collor plan tilted toward very restrictive...

**20/3,K/14**      (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05475009      SUPPLIER NUMBER: 11452361      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**RESORT INCOME INVESTORS FUNDS \$12 MILLION COLORADO CASINO LOAN**

PR Newswire, 1028P8015  
Oct 28, 1991  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 398      LINE COUNT: 00031

... the site.

The loan is a five-year mini-permanent loan with a 14.5 **interest rate** and secured by a **second** mortgage. The **loan agreement** stipulates that the **loan** will become secured by a first mortgage upon repayment of other financing, which will be...

20/3,K/15 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05182241 SUPPLIER NUMBER: 10840267 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Navieras expects break-even year. (Navieras de Puerto Rico shipping line hopes to meet debt-service obligation this year)**  
Bonney, Joseph  
American Shipper, v33, n6, p52(1)  
June, 1991  
ISSN: 0160-225X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 732 LINE COUNT: 00057

Puerto Rico's government-owned shipping line says it expects to meet its **debt -service obligations** and break even for the **first** time in years.

Declining **interest rates**, the sale of a ship and company-wide cost-cutting have been credited for the...

20/3,K/16 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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01892009 SUPPLIER NUMBER: 02853714 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Homebuilding sets vigorous pace; future depends on interest rates.**  
Ortner, Robert; McKittrick, George  
Business America, v6, p8(2)  
July 25, 1983  
CODEN: BUAMDM ISSN: 0190-6275 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 673 LINE COUNT: 00051

... Deposit Accounts. With ample funds to lend and their net worth improving, savings institutions lowered **interest rates** on conventional mortgages. In the **first** half of this year, **commitment** rates on a conventional **loan** for a new house averaged 13 percent, compared with a 17-percent average rate during...

20/3,K/17 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04081680 Supplier Number: 53663695 (USE FORMAT 7 FOR FULLTEXT)  
**US HUD: HUD releases January survey of secondary market prices, yields, interest rates for home loans.**  
M2 Presswire, pNA  
Jan 28, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 501

... secondary market for immediate delivery was 7.00 percent. Typical prices for 7.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 7.06 percent.

Secondary market yields on the most frequently quoted Section...

20/3,K/18 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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04025958 Supplier Number: 53332360 (USE FORMAT 7 FOR FULLTEXT)

US HUD: HUD releases November survey of secondary market prices, yields,  
interest rates for home loans.

M2 Presswire, pNA

Dec 1, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 511

... secondary market for immediate delivery was 7.00 percent. Typical prices for 7.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 7.07 percent. FHA secondary market yields were up in all regions...

20/3,K/19 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04003553 Supplier Number: 53154220 (USE FORMAT 7 FOR FULLTEXT)

-U.S. HUD: HUD releases October survey of secondary market  
prices/yields/interest rates for home loans.

M2 Presswire, pNA

Oct 29, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 512

... secondary market for immediate delivery was 6.50 percent. Typical prices for 6.50 percent **contract interest rate loans** produced a national average **secondary** market yield of 6.53 percent.  
FHA secondary market yields were down in all regions...

20/3,K/20 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03973347 Supplier Number: 53008376 (USE FORMAT 7 FOR FULLTEXT)

U.S. HUD: HUD releases August survey of secondary market  
prices/yields/interest rates for home loans.

M2 Presswire, pNA

August 27, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 515

... secondary market for immediate delivery was 7.00 percent. Typical prices for 7.00 percent **contract interest rate loans** produced a national average **secondary** market yield of 7.05 percent.  
FHA secondary market yields were mixed. Changes in secondary...

20/3,K/21 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03966271 Supplier Number: 53000961 (USE FORMAT 7 FOR FULLTEXT)

U.S. HUD: HUD releases July survey of secondary market  
prices/yields/interest rates for home loans.

M2 Presswire, pNA

August 13, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 515